



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

3 NOVEMBER 2019

**PARAMESWARAN PRASHOBAN
BLK 97 YISHUN STREET 81
#03-01 ORCHID PARK CONDO
SINGAPORE 768453**

Dear Sir/ Mdm

OUR REF : CC4/ASM19014652/Ega3

YOUR REF : FBM 5098T

**ACCIDENT INVOLVING FBM 5098T / GZ 8820C / OTHERS ALONG/AT SLE TWDS BKE
ON 13/08/2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from [WENG KEE MOTOR](#) acting on behalf of the owner of [GZ 8820C](#) against your motor insurance policy.

[Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.](#)

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to ceciliachong@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, **Police Investigation result, appeal against the Traffic Police offence and status (if any)**
- Authorisation letter of vehicle driving by your driver
- Driver's driving license or foreign driving license (if any)
- **Coloured photographs of accident scene (if any)**
- Coloured photographs of damage to all vehicles involved (If any)
- **Video footage of accident (if any)**
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at ceciliachong@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Cecilia Chong
Case Handler
DID: 6749 4274
FAX: 6741 4108
EMAIL: ceciliachong@lkkauto.com

Cc *AXA Insurance Pte Ltd*
 (Motor Claims Dept)

English (default) ▼

LKK AUTO CONSULTANTS PTE LTD (TP) ▼



SERVICE REQUESTS

MESSAGES

CLAIMS



RE: File review - please update claim status

Type

🔍 Question

Message

Hi, We have send a 10 days notice email to TP on 12/09/2020. till date not response and receival of TP supp doc. We will proceed to submit WP and close the case. Thanks - CCL 12102020

[Reply](#)

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Saturday, 12 September 2020 5:49 PM
To: 'victorwong@wengkeemotor.com'
Cc: Steve Chen (LKK Auto)
Subject: RE: GZ8820C - Finalize

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Your ref: GZ 8820C
Our Ref: CC4/ASM19014652/Ega3

Dear Sir/Madam,

ACCIDENT INVOLVING FBM 5098T & GZ 8820C ON 13/08/2019

We refer to the above matter.

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s AXA Insurance Pte Ltd.

Please respond within 10 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)
Sent: Friday, 4 September 2020 6:09 PM
To: 'victorwong@wengkeemotor.com' <victorwong@wengkeemotor.com>

Cc: Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Subject: RE: GZ8820C - Finalize

FINAL REMINDER

WITHOUT PREJUDICE

Dear Victor,

For cost of repair, the recommended repair days as calculated is L/S \$3350.00 (bef GST) with 5 repair days.

Kindly forward your LOD and other documents to us (LKK).

Please note that the repair days and repair costs are subjected to our principal's approval.

Thanks

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 19 August 2020 3:42 PM

To: 'victorwong@wengkeemotor.com' <victorwong@wengkeemotor.com>

Cc: Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Subject: RE: GZ8820C - Finalize

3RD REMINDER

WITHOUT PREJUDICE

Dear Victor,

For cost of repair, the recommended repair days as calculated is L/S \$3350.00 (bef GST) with 5 repair days.

Kindly forward your LOD and other documents to us (LKK).

Please note that the repair days and repair costs are subjected to our principal's approval.

Thanks

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)

Sent: Monday, 3 August 2020 11:32 AM

To: 'victorwong@wengkeemotor.com' <victorwong@wengkeemotor.com>

Cc: Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Subject: RE: GZ8820C - Finalize

2ND REMINDER

WITHOUT PREJUDICE

Dear Victor,

For cost of repair, the recommended repair days as calculated is L/S \$3350.00 (bef GST) with 5 repair days.

Kindly forward your LOD and other documents to us (LKK).

Please note that the repair days and repair costs are subjected to our principal's approval.

Thanks

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 14 April 2020 1:39 PM

To: victorwong@wengkeemotor.com

Cc: Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Subject: RE: GZ8820C - Finalize

WITHOUT PREJUDICE

Dear Victor,

For cost of repair, the recommended repair days as calculated is L/S \$3350.00 (bef GST) with 5 repair days.

Kindly forward your LOD and other documents to us (LKK).

Please note that the repair days and repair costs are subjected to our principal's approval.

Thanks

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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Save the Earth. Print only when necessary.

From: Steve Chen (LKK Auto) <SteveChen@lkkauto.com>
Sent: Friday, 3 April 2020 9:54 AM
To: victorwong@wengkeemotor.com
Cc: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Subject: GZ8820C - Finalize

Dear Victor,

Kindly refer our finalize \$3350 (L/S, before GST). 5 repair days.

Kindly confirm.

Thanks.

Best Regards,

Steve Chen | Assistant Automotive Assessor

LKK Auto Consultants

Phone: 6256 3561 | Email: SteveChen@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)