

## Hsiao Tong (LKKAUTO)

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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>  
**Sent:** Monday, 27 July 2020 2:49 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg //LKK REF: CC4/ASM19014877/Epb3

Dear Hsiao Tong,

We agreed to accept your global offer of \$900.00. Please let us have your DV. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)  
Claims Department  
SMRT Automotive Services Pte Ltd



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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Monday, 6 July, 2020 12:55 PM  
**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)  
**Subject:** RE: URGENT / 2ND REMINDER Re: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg //LKK REF: CC4/ASM19014877/Epb3

### Without Prejudice

Hi Lee Gek,

Kindly refer to my email dated 08/05/2020. We have further reviewed the matter and we are of the view that the scene photos is not conclusive.

Our previous offer at 50/50 is fair.

Kindly re-consider our offer.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

*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,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(40891133)

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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <[LeeGek@smrt.com.sg](mailto:LeeGek@smrt.com.sg)>

**Sent:** Tuesday, 30 June 2020 5:55 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** URGENT / 2ND REMINDER Re: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg //LKK REF: CC4/ASM19014877/Epb3

**URGENT**

**2<sup>ND</sup> REMINDER**

Dear Hsiao Tong,

Please let us know by **8<sup>th</sup> July 2020** if your principal is prepared to settle our claim at \$1,450.00. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

**Sent:** Thursday, 2 April 2020 4:22 PM

**To:** Hsiao Tong (LKKAuto)

**Subject:** REMINDER Re: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg //LKK REF: CC4/ASM19014877/Epb3

**REMINDER**

Dear Hsiao Tong,

Please let us have your reply to our email of 28/2/20 asap. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

**Sent:** Friday, February 28, 2020 10:56 AM

**To:** Hsiao Tong (LKKAuto)

**Subject:** RE: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg  
//LKK REF: CC4/ASM19014877/Epb3

Dear Hsiao Tong,

From the scene photo as attached, it showed that our taxi had almost completed the lane change and stopped as the front vehicle had stopped to give way to pedestrian. Your insured had failed to notice our taxi which was already ahead and had failed to stop in time to avoid the collision.

As such, your offer of \$900.00 is unacceptable. However purely to avoid escalating the matter, we are prepared to accept a global sum of \$1,450.00 for our own losses if the matter is settled at this stage.

Kindly review the matter so as to avoid costs. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** Monday, December 9, 2019 8:35 AM

**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

**Subject:** RE: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg  
//LKK REF: CC4/ASM19014877/Epb3

**Without Prejudice**  
**(save as to costs)**

Dear Sirs/Mdm,

We refer to your below email.

We have reviewed the matter and we are of the view that both parties were not within their own lane. We have our principal instruction to maintain offer at a global sum of \$900.00(all-in).

Please confirm acceptance.

"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."

*"Best Wishes for Merry Christmas, and Happy New Year 2020"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <[LeeGek@smrt.com.sg](mailto:LeeGek@smrt.com.sg)>  
**Sent:** Monday, 11 November 2019 4:02 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Re: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg //LKK REF: CC4/ASM19014877/Epb3

Dear Hsiao Tong,

Your offer of \$800.00 is unacceptable.

Our taxi was **ahead** of your insured and stopped when the front car stopped to give way to pedestrian crossing along Kitchener Rd. Your insured came from behind on the 2<sup>nd</sup> left lane, failed to stop in time and collided onto the left rear portion of our **stationary** taxi.

We are only prepared to accept \$1,800.00 for our own losses.

Please reconsider your offer and let us hear from you soon. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)  
Claims Department  
SMRT Automotive Services Pte Ltd



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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** 08/11/2019 09:29  
**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)  
**Subject:** RE: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg //LKK REF: CC4/ASM19014877/Epb3

**Without Prejudice**

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of \$900.00(all-in) as both parties should exercise caution while moved into same lane.

Please confirm acceptance.

**“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.”**

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <[LeeGek@smrt.com.sg](mailto:LeeGek@smrt.com.sg)>  
**Sent:** Thursday, 17 October 2019 4:53 PM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Re: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg //LKK REF: CC4/ASM19014877/Epb3

Dear Hsiao Tong,

We attach the front and rear video footages as requested.

Regards

Tan Lee Gek (DID: 6866 2647)  
Claims Department  
SMRT Automotive Services Pte Ltd



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**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]  
**Sent:** 05/10/2019 12:51  
**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)  
**Subject:** RE: LOD Re: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg //LKK REF: CC4/ASM19014877/Epb3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear. Our insured driver reported that your client swerved into his lane and resulted the accident. Attached is a copy of our insured accident report for your easy reference.

As per AXA instruction, we would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <[LeeGek@smrt.com.sg](mailto:LeeGek@smrt.com.sg)>

**Sent:** Thursday, 3 October 2019 5:52 PM

**To:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** LOD Re: Accident on 22/8/2019 involving SHB 5717C & SHD 311L (AXA's insured) Our Ref: TAX/08/19/2075/lg

Dear All,

We quantify our own losses as follows:-

Cost of Repair	\$1354.88
Loss of Rental	\$495.68 ( 4.25 days x \$116.63 )
<b>Total</b>	<b>\$1850.56</b>

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) Police/GIA reports
- 4) Accident vehicle laid-up report

We have notified AXA of PRS on 23/8/2019 at 9.46am and our taxi was surveyed on 23/8/2019 at 3.47pm. We attach our email for your perusal.

**Our hirer is claiming his injury and loss of income through his own lawyer.**

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd

