

Re: <TP APPEAL ON REJECTION> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Tue 8/6/2021 9:08 PM

To: Andrew Lim <andrew.lim@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>

2 attachments (1 MB)

LKK Survey Report & Photos.pdf; TP LOD.pdf;

Dear Andrew,

Thank you for your email.

We seek your approval to offer repairer "PREMIER AUTOMOTIVE SERVICES PTE LTD" at **\$330.00(all-in)**.

The summary is as follows: -

	Amount Claimed		Amount Revised
1. Cost of Repair (w/GST)	\$ 5,232.84		\$1,337.50 (\$1,250.00 + 7%GST)
2. Loss of Rental (2days x \$101.24)	\$ 202.48		\$ 202.48 (2days x \$101.24)
3. Loss of Income (2days x 100.00)	\$ 200.00		\$ 100.00 (2days x \$50.00)
			\$ 1,639.98
		@20%	\$ 328.00
4. LTA/GIA Search Fee	\$ 2.00		\$ 2.00
Total	\$ 5,637.32		\$ 330.00

Surveyor recommended 2 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

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 | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Andrew Lim <andrew.lim@qbe.com>

Sent: Tuesday, 25 May 2021 11:16 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>

Subject: RE: <TP APPEAL ON REJECTION> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

WITHOUT PREJUDICE

Dear Hsiao Tong,

We do not agree to 50-50. At [0:00:01] of the video, you can see a taxi driving pass, which our insured gave way to before entering the main road. Our insured would not expect any vehicle to be making a U-turn as there are no road signs around to permit it. We will contribute 20% as per MAG guidelines.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Friday, 14 May 2021 8:54 am

To: Andrew Lim <andrew.lim@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>

Subject: Re: <TP APPEAL ON REJECTION> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

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Without Prejudice

Dear Andrew,

We have maintained rejection on this matter. However, third party disagreed on our rejection and proposed 50/50.

For your further review and instruction. Thanks.

RE: Reminder (4): CC3/QBE19016029/K1ha3q2 LOD / Accident involving SHC6202J & GBA2757H on 09.09.1 (QBE Case)



Shafawati <shafawati.rabu@premierauto.com.sg>

Wed 5/5/2021 4:42 PM

To: Hsiao Tong (LKKAuto)

Cc: Admin A; AccReport <AccReport@premierauto.com.sg>; CS A Team



 **SHC6202J** scene video.avi
2 MB

WITHOUT PREJUDICE

Dear Sirs,

We refer to your email below.

We are not agreeable that your insured has zero liability for this case.

The scene video given shows your insured did not stop at the stop line and turned out while our client was already in the midst of turning.

Solely for amicable settlement to close this case, we propose 50% settlement.

We opine 50/50 is fair and reasonable.

Please reconsider and looking forward to your acceptance.

Thank you

"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 | fax: 6741 4108

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

From: Andrew Lim <andrew.lim@qbe.com>

Sent: Thursday, 29 April 2021 12:01 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>

Subject: RE: <TP APPEAL ON REJECTION> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

Dear Hsiao Tong,

We have reviewed TP's video footage again. We agree with your view on this. Our insured was already in the main road, completely out of the stop line when TP collided into us in the midst of a U-turn.

Please reject the claim again.

Thank you.

Andrew Lim
Executive
Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881
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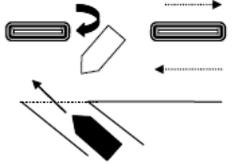
From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 28 April 2021 4:25 pm
To: Andrew Lim <andrew.lim@gbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@gbe.com>
Subject: <TP APPEAL ON REJECTION> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

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Dear Sirs/Mdm,

We refer to the above matter.

We have rejected third party claim. However third party disagreed on our rejection proposed to settle at 100% based on BOLA 11c.

11.	(c) 	<p>Vehicle X – Turning into Main Road</p> <p>Vehicle Y – U-turning</p> <p>*All U-turns (legal / illegal), or turns not prohibited by road markings.</p> <p>Reason: Vehicle approaching main road should exercise greater caution.</p>	100%	0%
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We have reviewed the matter and we maintain our view as per our email dated 31 October, 2019. Our Insured vehicle was already in the main road when TP driver made the U-turn. Furthermore, the location of the turning point of third party was ahead of our insured exit point, he should give way to our insured before attempt to make a U-turn.

Kindly let us have your comments/instruction in order for us to get back to third party, Thanks.

Best Regards,
Hsiao Tong, Chew (Ms) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |
S(408933)

From: Andrew Lim [<mailto:andrew.lim@gbe.com>]
Sent: Tuesday, 24 March, 2020 5:17 PM
To: Vic (LKKAuto)
Cc: Admin A; claims-singapore
Subject: RE: <REJECTION APPROVAL> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

Dear Vic,

Please proceed to reject the claim.

Thank you.

Andrew Lim
Executive
Claims | Asia
1 Raffles Quay, #29-10 South Tower, Singapore 048583
+65 6477 1243 | +65 6224 6633
[Website](#) [LinkedIn](#) [Twitter](#)



From: Vic (LKKAuto) <viclpeh@lkkauto.com>
Sent: Tuesday, 24 March 2020 5:11 PM
To: Andrew Lim <andrew.lim@gbe.com>

6/8/2021

Mail - Hsiao Tong (LKKAuto) - Outlook

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: <REJECTION APPROVAL> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

Dear Andrew,

We refer to your below email.

Please be informed that we are in view that our Insured is not at fault and we are still pending for rejection approval from your side.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Andrew Lim [<mailto:andrew.lim@qbe.com>]

Sent: Tuesday, 24 March, 2020 5:07 PM

To: Vic (LKKAuto)

Cc: Admin A; claims-singapore

Subject: RE: <REJECTION APPROVAL> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

Dear Vic,

Can you provide us with an update on this claim?

Thank you.

Andrew Lim

Executive

Claims | Asia

1 Raffles Quay, #29-10 South Tower, Singapore 048583

+65 6477 1243 | +65 6224 6633

[Website](#) | [LinkedIn](#) | [Twitter](#)



From: Vic (LKKAuto) <vicalpeh@lkkauto.com>

Sent: Friday, 13 December 2019 3:58 PM

To: Jenny Toh <jenny.toh@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>; nyaheeda.othman@qbe.com; Vic (LKKAuto) <vicalpeh@lkkauto.com>; claims-singapore@qbe.com

Subject: <REJECTION APPROVAL> RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

Dear Jenny,

We refer to our below email.

For your approval please.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Vic (LKKAuto)
Sent: Thursday, 31 October, 2019 8:37 AM
To: Jenny Toh
Cc: Admin A; Vic (LKKAuto); syaheeda.othman@qbe.com
Subject: RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

Dear Jenny,

We refer to the subject matter.

Based on the attached TP video footage, it shows that our Insured vehicle was already in the main road when TP driver made the U-turn.

TP should have keep a proper lookout for vehicles on the opposite lane before making a U-turn.

As such, our Insured's version is more probable and that we would like to deny the TP claim.

For your approval and/or further instruction please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Janice Goh Siew Geok [<mailto:janice.goh@qbe.com>]
Sent: Tuesday, 17 September, 2019 10:47 AM
To: Mei Kwan (LKKAuto)
Cc: Vic (LKKAuto); CS A Team; Admin A
Subject: RE: Direct Settlement - Accident Involving GBA2757H (OI : QBE - VC012969/JG) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

Hi Mei Kwan

Thank you for your email.

As requested, please find attached our insured's report for your kind attention.

Thank you.

Janice Goh

Executive, Claims

Claims | Asia

1 Raffles Quay, #29-10 South Tower, Singapore 048583

+65 6477 1243

[Website](#) [LinkedIn](#) [Twitter](#)



From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, 16 September 2019 4:27 PM
To: Jenny Toh <jenny.toh@qbe.com>; Janice Goh Siew Geok <janice.goh@qbe.com>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving GBA2757H (OI : QBE - TBA) and SHC6202J (TP : LKK REF - CC3/QBE19016029/K1ha3) on 09/09/2019

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHC 6202J at M/s Premier Automotive Services Pte Ltd – Changi on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

To check availability of the case handler , you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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