

## Hsiao Tong (LKKAuto)

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**From:** Orders <orders@bhf.com.sg>  
**Sent:** Monday, 24 February 2020 6:12 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** 'Lilly Koh'  
**Subject:** FW: ACCIDENT INVOLVING YN 6392J(AXA)/ JRQ 3816/ OTHERS ALONG/AT BKE ON 05/10/2019  
**Attachments:** Jiang Yue Qiang - Driving Licence.pdf; Jiang Yue Qiang - WP.pdf

Hi Ms.Chew,

As requested.

Best Regards,  
Miko



**Our Brands:**



2 Senoko South Road #04-02 Singapore 758096  
T 65. 6777 3500 F 65. 6778 1257

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**From:** Lilly Koh [mailto:lutay@bhf.com.sg]  
**Sent:** Monday, February 24, 2020 5:09 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; 'Orders' <orders@bhf.com.sg>  
**Subject:** Re: ACCIDENT INVOLVING YN 6392J(AXA)/ JRQ 3816/ OTHERS ALONG/AT BKE ON 05/10/2019

Hi

We will furnish the details to you shortly.

Lc - follow up.

Cheers  
Lilly

Sent from [TypeApp](#)

On 24 Feb 2020, at 17:00, "Hsiao Tong (LKKAuto)" <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Dear Sirs/Mdm,

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

We understand that YN6392J was rented by your company at the time of accident and the driver was Jiang YueQiang.

In order for AXA to proceed the matter, we would like to request the following documents: -

- Driver (Jiang YueQiang)'s driving license or foreign driving license (if any)
- Driver (Jiang YueQiang)'s Work Permit/Work Pass

Please call us if you have any queries.

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)

---

**From:** [shah@systematicaircon.com](mailto:shah@systematicaircon.com) <[shah@systematicaircon.com](mailto:shah@systematicaircon.com)>

**Sent:** Monday, 24 February 2020 11:38 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING YN 6392J(AXA)/ JRQ 3816/ OTHERS ALONG/AT BKE ON 05/10/2019

Hi,

Kindly refer as attached leasing agreement

Should you have any enquiries, please do not hesitate to contact us at 64847188 or via this mail.

Thank you.

***Sha***

**Systematic Airconditioning Pte Ltd**

29 Senoko Way, Singapore 758059

Tel No. : +(65) 6484 7188

Fax No. : +(65) 6484 1334

Email : [shah@systematicaircon.com](mailto:shah@systematicaircon.com)

Website : [www.systematicaircon.com](http://www.systematicaircon.com)



---

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

**Sent:** Tuesday, 11 February, 2020 9:55 AM

**To:** [shah@systematicaircon.com](mailto:shah@systematicaircon.com)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING YN 6392J(AXA)/ JRQ 3816/ OTHERS ALONG/AT BKE ON 05/10/2019

**URGENT REMINDER**

Dear Sirs/Mdm,

We refer to our email dated 03 Dec 2019.

We would like to follow up on the following documents: -

- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.(Attached template for your reference).
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit/Work Pass

Thank you.

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:** Hsiao Tong (LKKAuto)

**Sent:** Monday, 3 February 2020 9:40 AM

**To:** [shah@systematicaircon.com](mailto:shah@systematicaircon.com)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING YN 6392J(AXA)/ JRQ 3816/ OTHERS ALONG/AT BKE ON 05/10/2019

Dear Sirs/Mdm,

We refer to our email dated 03 Dec 2019.

We would like to follow up on the following documents: -

- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.(Attached template for your reference).
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit/Work Pass

Thank you.

*"Wishing you a Happy and Prosperous New Year"*



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:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 3 December 2019 12:38 PM

**To:** [shah@systematicaircon.com](mailto:shah@systematicaircon.com)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING YN 6392J(AXA)/ JRQ 3816/ OTHERS ALONG/AT BKE ON 05/10/2019

03 Dec 2019

**M/s SYSTEMATIC AIRCONDITIONING PTE LTD**

Dear Sirs/ Mdm

OUR REF : CC4/ASM19017915/Apa3// S9M0236S

YOUR REF : YN6392J

ACCIDENT INVOLVING YN 6392J(AXA)/ JRQ 3816/ OTHERS ALONG/AT BKE ON 05/10/2019

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 third party claim(s) from JEC AUTOMOTIVE acting on behalf of the owner of JRQ3816 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 also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of \$2,000.00 for third party claim settlements.

As Insurers, they 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 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 7 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)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit/Work Pass
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)
- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.(Attached template for your reference)
- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.

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), we 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 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

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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## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 20 October 2020 8:49 AM  
**To:** jecautoservice@yahoo.com.sg  
**Subject:** RE: Your Ref: JRQ3816 \*Our Ref: CC4/ASM19017915/Apa3 [ACCIDENT INVOLVING YN 6392J(AXA) AND JRQ 3816 ON 05/10/2019]  
**Attachments:** EXPRESS SETTLEMENT FORM\_JRQ3816.pdf

**3rd REMINDER** Without Prejudice

Dear Sirs/Mdm,

We refer to our below email.

Please confirm acceptance.

"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 (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(408933)

---

**From:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Saturday, 9 May 2020 8:17 PM  
**To:** jecautoservice@yahoo.com.sg  
**Subject:** RE: Your Ref: JRQ3816 \*Our Ref: CC4/ASM19017915/Apa3 [ACCIDENT INVOLVING YN 6392J(AXA) AND JRQ 3816 ON 05/10/2019]

**2nd REMINDER** Without Prejudice

Dear Sirs/Mdm,

We refer to our below email.

Please confirm acceptance.

"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** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Thursday, 9 April 2020 4:26 PM  
**To:** [jecautoservice@yahoo.com.sg](mailto:jecautoservice@yahoo.com.sg) <[jecautoservice@yahoo.com.sg](mailto:jecautoservice@yahoo.com.sg)>  
**Subject:** RE: Your Ref: JRQ3816 \*Our Ref: CC4/ASM19017915/Apa3 [ACCIDENT INVOLVING YN 6392J(AXA) AND JRQ 3816 ON 05/10/2019]

Without Prejudice

Dear Sirs/Mdm,

We refer to our below email.

Please confirm acceptance.

"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** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 5 March 2020 12:12 PM  
**To:** [jecautoservice@yahoo.com.sg](mailto:jecautoservice@yahoo.com.sg) <[jecautoservice@yahoo.com.sg](mailto:jecautoservice@yahoo.com.sg)>  
**Subject:** Your Ref: JRQ3816 \*Our Ref: CC4/ASM19017915/Apa3 [ACCIDENT INVOLVING YN 6392J(AXA) AND JRQ 3816 ON 05/10/2019]

Your Ref: **JRQ3816**

Without Prejudice

Our Ref: CC4/ASM19017915/Apa3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING YN 6392J(AXA) AND JRQ 3816 ON 05/10/2019**

We refer to the above matter.

We propose settlement at a global sum of **\$1,200.00(all-in)**.

If our offer is acceptable by your client, please duly sign the document enclosed and return together with the following document to us (LKK) for our necessary action: -

- LOD.
- Authorisation to Act signed by your client, Eddie Manoah Jagatheesan.

**"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

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(Bee)

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- \* Please tick where applicable. It shall be assumed no Advice of Receipt (AR) is required or delivery by air is requested if relevant \* is left blank.
- Please indicate the return address on the item(s) to ensure prompt return in event of non-delivery to the addressee(s).
- Please post item(s) at the post office counter according to the sequence stated below.

### 1. Name & Address of Addressee

Systematic Airconditioning Pte Ltd  
29 Senoko Way,  
Singapore 758059  
(YN63925)

### 2. Name & Address of Addressee

AR* : ( ) Y ( ) N	By* : ( ) AIR ( ) SUR	For Official Use Only (Item numbers are printed in order of posting at counter)
Insurance* : ( ) Y SS ( ) N		
Contents:		
AR* : ( ) Y ( ) N	By* : ( ) AIR ( ) SUR	
Insurance* : ( ) Y SS ( ) N		
Contents:		

### Sender's Agreement

I have read, understood and agreed to the terms and conditions of posting overleaf. I accept the maximum liability payable for Registered Mail Service and certify that all information provided by me is true and the item(s) does not contain any hazardous or prohibited item(s).

P116

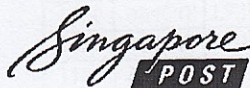
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- Accept Registered Article Item 0.00  
1. Ref: RC282632015SG Ctry : SG  
Transaction No.: 8024193190058  
2. Ref: RC282632024SG Ctry : SG  
Transaction No.: 8024193190059  
3. Ref: RC282632038SG Ctry : SG  
Transaction No.: 8024193190060

- Sale of Postage Label 2.54  
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Unit price: 2.54  
Total GST: 0.17  
Ref.: RC282632015SG  
Insurance: 0.00  
Postage paid: 2.54  
Transaction No.: 8024193190061

- Sale of Postage Label 2.54  
(Domestic)  
Quantity: 1  
Unit price: 2.54  
Total GST: 0.17  
Ref.: RC282632024SG  
Insurance: 0.00  
Postage paid: 2.54  
Transaction No.: 8024193190061

- Sale of Postage Label 2.54  
(Domestic)  
Quantity: 1  
Unit price: 2.54  
Total GST: 0.17  
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Insurance: 0.00  
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- Separate forms are to be used for Insured and Non-Insured Registered Article.
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- Please tick where applicable. It shall be assumed no Advice of Receipt (AR) is required or delivery by air is requested if relevant \* is left blank.
- Please indicate the return address on the item(s) to ensure prompt return in event of non-delivery to the addressee(s).
- Please post item(s) at the post office counter according to the sequence stated below.

#### 1. Name & Address of Addressee

Systematic Airconditioning Pte Ltd  
29 Senoko Way,  
Singapore 758059 (YN63925)

#### 2. Name & Address of Addressee

AR* : ( ) Y ( ) N	By* : ( ) AIR ( ) SUR
Insurance* : ( ) Y \$ ( ) N	( ) N
Contents:	
AR* : ( ) Y ( ) N	By* : ( ) AIR ( ) SUR
Insurance* : ( ) Y \$ ( ) N	( ) N
Contents:	

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#### Sender's Agreement

I have read, understood and agreed to the terms and conditions of posting overseas. I accept the maximum liability payable for Registered Mail Service and certify that all information provided by me is true and the item(s) does not contain any hazardous or prohibited item(s).

P116

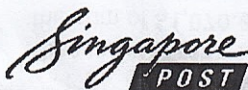
Name & Signature

Date

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No. Description

Amount(\$)

1	Accept Registered Article Item	0.00
1.	Ref: RC282643000SG Ctry : SG	
	Transaction No.: 8024193310049	
2.	Ref: RC282643013SG Ctry : SG	
	Transaction No.: 8024193310050	
2	Sale of Postage Label (Domestic)	2.54
	Quantity: 1	
	Unit price: 2.54	
	Total GST: 0.17	
	Ref.: ① RC282643000SG	
	Insurance: 0.00	
	Postage paid: 2.54	
	Transaction No.: 8024193310051	
3	Sale of Postage Label (Domestic)	2.54
	Quantity: 1	
	Unit price: 2.54	
	Total GST: 0.17	
	Ref.: ② RC282643013SG	
	Insurance: 0.00	
	Postage paid: 2.54	
	Transaction No.: 8024193310051	
	Total GST	0.34
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