

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 3 December 2019 12:20 PM  
**To:** Lawrence Chen  
**Cc:** Esther Liew (FGSG) ; John Ong (FGSG) ; Sebastian Teow (FGSG) ; Ong Chee Guan (Bok Hung) ; laytin.ang@foodgears.com.sg  
**Subject:** RE: Foodgears SG - Traffic Accident YQ452T & GBJ6467X at 12 Fishery Port Road on 5-10-19

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of GBJ6467X. Under Motor Accident Guide, vehicle reversing in/out or moving in/out should exercise greater caution. Our driver should confirm traffic clear before reversing. Therefore, we are of the view that liability is not in our driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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

As Insurers, AXA 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.

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).

Meantime, we would like to request a copy of the letter of authorization to confirm that the driver, Mr Ho Gzok Leng is an employee of your company and allow to drive the vehicle.

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

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

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**From:** Lawrence Chen <lawrence.chen@foodgears.com.sg>

**Sent:** Wednesday, 13 November 2019 3:11 PM

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

**Cc:** 'Esther Liew (FGSG)' <esther.liew@foodgears.com.sg>; 'John Ong (FGSG)' <john.ong@foodgears.com.sg>; 'Sebastian Teow (FGSG)' <sebastian.teow@foodgears.com.sg>; 'Ong Chee Guan (Bok Hung)' <bokhungts@hotmail.com>; Ang Lay Tin (FGSG) <laytin.ang@foodgears.com.sg>

**Subject:** RE: Foodgears SG - Traffic Accident YQ452T & GBJ6467X at 12 Fishery Port Road on 5-10-19

Dear Ms. Chew

We are pleased to enclosed the following documents as requested :

1. Traffic Accident Statement AXA assessment workshop @ 12-1119 - YQ452T & GBJ6467X at 12 Fishery Port Road on 5-10-19
2. Police Traffic Accident Statement @ 12-1119 - YQ452T & GBJ6467X at 12 Fishery Port Road on 5-10-19
3. Traffic accident video @ 5-10-19
4. Picture of the damages to 3<sup>rd</sup> party trucks

We would like to highlight that basing on the video (attached), the fault does not entirely on our drivers and the 3<sup>rd</sup> party driver had also failed to look out for the reversing truck. Beside, our truck is equipped with a reverse alert (sound) which will be audible to the 3<sup>rd</sup> party driver. Please contact me if you required further assistance.



**Lawrence Chen**

Manager – Human Resource, Food Safety & IT

**Foodgears Singapore Pte Ltd.**

Tel: +65 6351 8889 | Mobile: +65 9816 0028 | Direct: +65 6351 8898 | Fax: +65 6351 8888  
6 Chin Bee Avenue | #10-06 Sharikat National Building | Singapore 619930

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Friday, November 8, 2019 12:57 PM  
**To:** Lawrence Chen <[lawrence.chen@foodgears.com.sg](mailto:lawrence.chen@foodgears.com.sg)>  
**Cc:** Esther Liew (FGSG) <[esther.liew@foodgears.com.sg](mailto:esther.liew@foodgears.com.sg)>; John Ong (FGSG) <[john.ong@foodgears.com.sg](mailto:john.ong@foodgears.com.sg)>; Sebastian Teow (FGSG) <[sebastian.teow@foodgears.com.sg](mailto:sebastian.teow@foodgears.com.sg)>; Ong Chee Guan (Bok Hung) <[bokhungts@hotmail.com](mailto:bokhungts@hotmail.com)>  
**Subject:** RE: Foodgears SG - Traffic Accident YQ452T & GBJ6467X at 12 Fishery Port Road on 5-10-19

Hi Mr Lawrence,

Noted with thanks.

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:** Lawrence Chen <[lawrence.chen@foodgears.com.sg](mailto:lawrence.chen@foodgears.com.sg)>  
**Sent:** Friday, 8 November 2019 10:10 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Esther Liew (FGSG) <[esther.liew@foodgears.com.sg](mailto:esther.liew@foodgears.com.sg)>; John Ong (FGSG) <[john.ong@foodgears.com.sg](mailto:john.ong@foodgears.com.sg)>; Sebastian Teow (FGSG) <[sebastian.teow@foodgears.com.sg](mailto:sebastian.teow@foodgears.com.sg)>; Ong Chee Guan (Bok Hung) <[bokhungts@hotmail.com](mailto:bokhungts@hotmail.com)>  
**Subject:** Foodgears SG - Traffic Accident YQ452T & GBJ6467X at 12 Fishery Port Road on 5-10-19

Dear Ms Chew

We spoken over the phone this morning that we had received your letter S9MO24TO/CC4/ASM19019065/Epbs3 of 31 Oct 31 which received on 8 Nov 2019. We will investigate on the case and response to you once have all the information.

Aside

Ong Chee Guan – AS per our Whatapps today, please provide all the document as stated in the attached letter to us. Thanks

Best regards



**Lawrence Chen**

Manager – Human Resource, Food Safety & IT

**Foodgears Singapore Pte Ltd.**

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