

## Jia Le (LKK Auto)

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**From:** Annie Thong <annie\_tlm@yahoo.com>  
**Sent:** Thursday, 10 September 2020 9:35 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SCX 7117P AND SLL 7417E ON 02/12/2019  
**Attachments:** Untitled

Hello Jasper

Good day  
Thanks so much for your assistance  
I can be contacted at 90917117

Regards  
Annie

On Thursday, 10 September 2020, 01:09:51 PM SGT, Jia Le (LKK Auto) <jiale@lkkauto.com> wrote:

Dear Annie,

We have checked with the workshop which is assist you to handle the claim. They mentioned that the third party insurer had proposed 50/50 liability due to your vehicle was also switching lanes.

Therefore, we will proceed to negotiate with third party at 50% liability.

Thank you.

*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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [jiale@lkkauto.com](mailto:jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Annie Thong [mailto:annie\_tlm@yahoo.com]  
**Sent:** Tuesday, 8 September 2020 1:41 PM  
**To:** Jasper Chua (LKK Auto); Jia Le (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SCX 7117P AND SLL 7417E ON 02/12/2019

Hello Jasper

Good day

Apologies, i did not follow through the process and assume that Cycle and Carriage is handling all the issues for me

Thanks

Annie Thong

On Tuesday, 8 September 2020, 11:03:23 AM SGT, Jia Le (LKK Auto) <[jiale@lkkauto.com](mailto:jiale@lkkauto.com)> wrote:

Dear Annie,

We refer to your below dated on 18/03/2020.

We notice that you have make the counter claim against third party. Therefore, we would like to know the outcome and the percentage of the said claim.

Thank you.

***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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:jiale@lkkauto.com) | fax: 6741-4108

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**From:** Annie Thong [[mailto:annie\\_tlm@yahoo.com](mailto:annie_tlm@yahoo.com)]  
**Sent:** Wednesday, 18 March 2020 2:49 PM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** Jia Le (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SCX 7117P AND SLL 7417E ON 02/12/2019

Hello Jasper

Good day

Thanks for your email

However, as i had mentioned to you as well as to the the relevant people, i am certain that the other party had no right to overtake me without any indication

Append below the relevant personnel assisted me on my claim:

Cycle Carriage Consultant taking care of my care :

Mr Goh Chee Han Contact 91817717

AIG adjuster who call me :

Mr Gan Hunchung

Claim no 4847591808SG

I have indicated that i would want to claim against the other party for not indicating that he is either changing lane or overtaking my vehicle

Thanks

Regards

Annie Thong

On Wednesday, 18 March 2020, 02:45:19 PM SGT, Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)> wrote:

Our Ref: CC6/AIG19021334/Adb3

# 18 MARCH 2020

Dear Sir/Madam,

ACCIDENT INVOLVING SCX 7117P AND SLL 7417E ON 02/12/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 28/03/2020, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Jasper Chua| Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

Dear Jia Le

You may refer to attached the email correspondences for reference.

For your info, we had sent the outcome together with the claim-related documents to our client on 25.03.2020 by post. However, our client did not come back to us nor contact us.

Regards

Lynn Wong

DID 67714314

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**From:** Go Chee Han <[cheehan.go@cyclecarriage.com.sg](mailto:cheehan.go@cyclecarriage.com.sg)>  
**Sent:** Wednesday, 9 September, 2020 3:59 PM  
**To:** Amanda Ang <[amanda.ang@cyclecarriage.com.sg](mailto:amanda.ang@cyclecarriage.com.sg)>  
**Subject:** FW: <Request for insured outcome for counter claim against third party> ACCIDENT INVOLVING SCX 7117P AND SLL 7417E ON 02/12/2019

FYI

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**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]  
**Sent:** Wednesday, September 09, 2020 3:51 PM  
**To:** Go Chee Han <[cheehan.go@cyclecarriage.com.sg](mailto:cheehan.go@cyclecarriage.com.sg)>  
**Subject:** <Request for insured outcome for counter claim against third party> ACCIDENT INVOLVING SCX 7117P AND SLL 7417E ON 02/12/2019

**This email was sent from outside of your organisation**

**OUR REF: CC6/AIG19021334/Adb3**

Dear Chee Han,

**ACCIDENT ON 02/12/2019 INVOLVING SCX 7117P & SLL 7417E AT AYE SLIP RD TO SOUTH BUONA VISTA ROAD**

We are acting on behalf of our mutual client (THONG LAI MENG/SCX 7117P).

We notice that our Insured has claiming against Third party m/vehicle SLL 7417E on your side.

Kindly assist to check and let us have the outcome and the percentage of the said claim.

Thank you.

***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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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**This email was sent from outside of your organisation**

**WITHOUT PREJUDICE**

Dear Lynn,

Your client was also switching lanes.

Our offer maintains.

At this juncture, kindly take note that our response is on a without prejudice basis. In this premise, we reserve our rights to alter our position in anyway whatsoever as we deem necessary. As such, we will notify you accordingly.

Best Regards,

**Melody Teoh**

Motor Claims Department

**Tokio Marine Insurance Singapore Ltd.**

20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T (65) 6592 6412 | F (65) 6221 2101

E [MelodyTeoh@tokiomarine.com.sg](mailto:MelodyTeoh@tokiomarine.com.sg) | W [www.tokiomarine.com](http://www.tokiomarine.com)

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**From:** Lynn Wong [mailto:[lynn.wong@cyclecarriage.com.sg](mailto:lynn.wong@cyclecarriage.com.sg)]

**Sent:** Saturday, 7 March 2020 7:37 PM

**To:** Melody Teoh Man Lin <[MelodyTeoh@tokiomarine.com.sg](mailto:MelodyTeoh@tokiomarine.com.sg)>

**Subject:** RE: URGENT | ACCIDENT INVOLVING SCX7117P & SLL7417E (your insured) ON 02/12/19-M1909435-DS

**Importance:** High

Hi Melody

We do not agree with the 50/50 offer.

The video clearly showed that it was your insured who tried to overtake our client in between the dotted line but swerved into our client's vehicle that resulted the collision. It was your insured reckless driving that caused this accident.

Our client is not at fault entirely. Please review the matter and settle fairly.

Thanks & Regards

Lynn Wong

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**From:** Melody Teoh Man Lin [<mailto:MelodyTeoh@tokiomarine.com.sg>]  
**Sent:** Wednesday, 12 February, 2020 12:50 PM  
**To:** Lynn Wong  
**Subject:** RE: URGENT | ACCIDENT INVOLVING SCX7117P & SLL7417E (your insured) ON 02/12/19-M1909435-DS

**This email was sent from outside of your organisation**

**WITHOUT PREJUDICE**

Hi Lynn,

We refer to your letter dated on 30 Dec 2019.

This is a side swipe case (50-50 liability), hence we are prepared to offer as follow:

Excess Paid by your client:       \$428.00



➤ @ 50%      **\$214.00**

Please revert with your acceptance. Thank you.

At this juncture, kindly take note that our response is on a without prejudice basis. In this premise, we reserve our rights to alter our position in anyway whatsoever as we deem necessary. As such, we will notify you accordingly.

Best Regards,

**Melody Teoh**

Motor Claims Department

**Tokio Marine Insurance Singapore Ltd.**

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**From:** Lynn Wong [<mailto:lynn.wong@cyclecarriage.com.sg>]

**Sent:** Wednesday, 22 January 2020 4:10 PM

**To:** Melody Teoh Man Lin <[MelodyTeoh@tokiomarine.com.sg](mailto:MelodyTeoh@tokiomarine.com.sg)>

**Subject:** RE: URGENT | ACCIDENT INVOLVING SCX7117P & SLL7417E (your insured) ON 02/12/19-M1909435-DS

**Importance:** High

Dear Melody

Fyi, we had sent out the LOD and the attached documents on 02/01/2020 by Registered Mail.

Regards

Lynn Wong

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**From:** Melody Teoh Man Lin [<mailto:MelodyTeoh@tokiomarine.com.sg>]  
**Sent:** Thursday, 2 January, 2020 8:58 AM  
**To:** Lynn Wong  
**Subject:** FW: URGENT | ACCIDENT INVOLVING SCX7117P & SLL7417E (your insured) ON 02/12/19-M1909435-DS  
**Importance:** High

**This email was sent from outside of your organisation**

**WITHOUT PREJUDICE**

Dear Lynn,

We refer to your email dated 31.12.2019.

Please note that we do not accept LOD by email. We will revert to you only upon receipt of the original documents.

Kindly post it to us and we will revert shortly within 8 weeks of receipt of the Letter of Demand.

Thank you.

At this juncture, kindly take note that our response is on a without prejudice basis. In this premise, we reserve our rights to alter our position in anyway whatsoever as we deem necessary. As such, we will notify you accordingly.

Best Regards,

**Melody Teoh**

Motor Claims Department

**Tokio Marine Insurance Singapore Ltd.**

20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T (65) 6592 6412 | F (65) 6221 2101

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**From:** Too Joon Hwa **On Behalf Of** Motor Claims

**Sent:** Tuesday, 31 December 2019 12:50 PM

**To:** Melody Teoh Man Lin <[MelodyTeoh@tokiomarine.com.sg](mailto:MelodyTeoh@tokiomarine.com.sg)>

**Cc:** Lynn Wong <[lynn.wong@cyclecarriage.com.sg](mailto:lynn.wong@cyclecarriage.com.sg)>

**Subject:** FW: URGENT | ACCIDENT INVOLVING SCX7117P & SLL7417E (your insured) ON 02/12/19-M1909435-DS

**Importance:** High

Hi Melody

Pls. assist.

Thks

**Shirley Too**

Administrative Assistant, Motor Claims

**Tokio Marine Insurance Singapore Ltd.**  
20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T (65) 6592 6409 | F (65) 6221 2101 |

E [shirleytoo@tokiomarine.com.sg](mailto:shirleytoo@tokiomarine.com.sg) | W [www.tokiomarine.com](http://www.tokiomarine.com)

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**From:** Lynn Wong [<mailto:lynn.wong@cyclecarriage.com.sg>]  
**Sent:** 31/12/2019 12:42 PM  
**To:** Motor Claims <[motorclaims@tokiomarine.com.sg](mailto:motorclaims@tokiomarine.com.sg)>  
**Subject:** URGENT | ACCIDENT INVOLVING SCX7117P & SLL7417E (your insured) ON 02/12/19  
**Importance:** High

Dear Sir/Madam

**BY EMAIL & POST**

**URGENT**

**Our Ref: 0276/19/CH**

**Your Ref: SLL7417E**

**3<sup>RD</sup> PARTY RECOVERY CLAIM (Uninsured Losses)**

We refer to the above.

We attach herewith a copy of the LOD and claim-related documents for your perusal and/or necessary action.

Please let us have your reply soon.

Thank you.

Yours Sincerely

Lynn Wong

Tel: 67778388 | DID: 67714314 | Fax: 67795383



Mercedes-Benz Body Care & Repair Center

Cycle & Carriage Industries Pte Ltd

188 Pandan Loop Service Center

Singapore 128378

Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



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