Khanchna (LKK Auto)

To: Pauline Tham

Cc: Admin A; Ben Tang; Albert Chua

Subject: RE: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident

Involving XE1978L (OI: CTI-TBA) AND SHF475L (TP: LKK REF-

CC3/CTI19021648/Qkb3) on 30.11.2019

From: Pauline Tham <pauline.tham@sg.cntaiping.com>

Sent: Tuesday, May 26, 2020 11:57 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>; Albert Chua

<albert.chua@sg.cntaiping.com>

Subject: FW: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI: CTI -

TBA) AND SHF475L (TP: LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Hi Khanchna

We do not agree with SMRT.

Insured have occupied 1/3 of the lane that TP is travelling on.

SMRT stated "since he is obstructing part of the 2 lanes for so long", SHF475L <u>did not even stop</u> and wait to check out on the situation so what does TP mean by "for so long".

When SHF475L was driving passed XE1978L, it showed that SHF475L significantly slowed down. If TP is saying "logically any driver will overtake", then why SHF475L needed to slow down, he could have just overtake without slowing down and drive normally.

We maintain 50/50 for this case.

NOTICE:

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at 6224 7175. Any inconvenience caused is much regretted

Thanks.

Pauline Tham

Senior Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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From: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Sent: Tuesday, May 19, 2020 6:10 PM

To: Pauline Tham < pauline.tham@sg.cntaiping.com >

Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>

Subject: RE: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI: CTI -

TBA) AND SHF475L (TP: LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Ms. Pauline,

We refer to the above matter and your e-mail below.

Please be informed that our offer on a 50% basis was rejected and Third party wants offer only on 100% liability basis.

We attach herewith the reject offer e-mail from Third party.

We are of the opinion that liability is down against Insured for turning without proper lookout. We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be withheld pending for final allocation of liability in settlement.

We seek your approval to offer repairer "SMRT AUTOMOTIVE SERVICES PTE LTD" at \$3,159.50(all-in).

The summary is as follows: -

	Ar	Amount Claimed		Amount Revised	
1. Cost of Repairs	\$	10,118.03	\$	2,350.00	
2. Loss of Rental (11.5 days x \$133.75)	\$	1,538.13	\$	802.50 (6 days x \$133.75)	
3. LTA Search Fee	\$	7.00	\$	7.00	
Total	\$	11,663.16	\$	3,159.50	

Enclosed here with all the relevant documents for your perusal.

For your approval please.

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,

Khanchna | Case Handler LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Pauline Tham <pauline.tham@sg.cntaiping.com>

Sent: Tuesday, May 12, 2020 1:57 PM

To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Ben Tang <Ben.Tang@sg.cntaiping.com>

Subject: RE: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI: CTI -

TBA) AND SHF475L (TP: LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Without Prejudice

Dear Khanchna

Third party was able to see our insured stationary preparing to turn left and and yet, third party squeeze into the small space.

We are in view that this should be 50/50.

Please negotiate at 50/50.

NOTICE:

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Thanks.

Pauline Tham

Senior Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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From: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Sent: Wednesday, April 1, 2020 11:12 AM **To:** Ben Tang < Ben.Tang@sg.cntaiping.com>

Cc: Claims Dept of CTI < com; Chee So Chow < sg.cntaiping.com; Admin A

<admin-a@lkkauto.com>

Subject: MANDATE REQUEST - YOUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI: CTI - TBA)

AND SHF475L (TP: LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

YOUR REF: SNM19D205736/XE1978L/BEN

OUR REF: CC3/CTI19021648/Qkb3

Dear Sir/Madam,

We refer to the above matter.

Collision occurred when Insured driver was making a left turn.

We are of the opinion that liability is down against Insured for turning without proper lookout. We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be withheld pending for final allocation of liability in settlement.

We seek your approval to offer repairer "SMRT AUTOMOTIVE SERVICES PTE LTD" at \$3,159.50(all-in).

The summary is as follows: -

	Amount Claimed		Amount Revised	
1. Cost of Repairs	\$	10,118.03	\$	2,350.00
2. Loss of Rental (11.5 days x \$133.75)	\$	1,538.13	\$	802.50 (6 days x \$133.75)
3. LTA Search Fee	\$	7.00	\$	7.00
Total	\$	11,663.16	\$	3,159.50

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ben Tang < Bent: Tuesday, 10 December 2019 11:57 AM

To: Shu Pei (LKKAuto) <shupei@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>

Subject: RE: OUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI: CTI - TBA) AND SHF475L (TP:

LKK REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Shu Pei

Please find attached our insured SAS report.

Thank you.

Best Regards Ben Tang Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #XX-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6175 | F: (65) 6222 1033

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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From: Claims Dept of CTI

Sent: Monday, December 9, 2019 6:12 PM

To: Ben Tang < Ben.Tang@sg.cntaiping.com >; Chee So Chow < sochow.chee@sg.cntaiping.com >; Shu Pei (LKKAuto)

<shupei@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: OUR REF: SNM19D205736/XE1978L/BEN - Accident Involving XE1978L (OI: CTI - TBA) AND SHF475L (TP: LKK

REF - CC3/CTI19021648/Qkb3) on 30.11.2019

Dear Ben,

Please revert LKK.

Note: officer in charge - Ben Tang 63896175.

*** Kindly quote our reference number when replying.

Regards,

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

T: (65) 63896116 | F: (65) 62247175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Monday, 9 December, 2019 4:34 PM

To: Claims Dept of CTI < <u>claimsdept@sg.cntaiping.com</u>>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: Direct Settlement - Accident Involving XE1978L (OI: CTI - TBA) AND SHF475L (TP: LKK REF -

CC3/CTI19021648/Qkb3) on 30.11.2019

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHF 475L at M/s SMRT Automotive Services Pte Ltd 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 Khanchna and she can be contacted at DID: 6841 2360.

Thank you

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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