

Hsiao Tong (LKKAuto)

From: Edwin Wong <edwinwong@soulwealthygroup.com>
Sent: Tuesday, 17 December 2019 9:42 AM
To: Hsiao Tong (LKKAuto)
Cc: Ang Kok Chin (GI); CHEW Elvin; SEOW Christopher; Sanny; Yahiya Khan; Ang Kok Chin (GI); Wahid- VMO Department; Asrie; LKK
Subject: Re: FW: ACCIDENT INVOLVING GBC 3364R(AXA) AND SKH 1195S ALONG/AT JUNCTION OF CLEMENTI RD & CLEMENTI AVE 2 ON 06/12/2019

Dear Ms Chew

Good morning.

Kindly refer to the CTC copy of licencing unit from Malaysia - The driver's license was taken/passed on 05/01/2011 (more than 9 years) thus DOE NOT consider him a Young, Inexperienced Driver (YID).

Therefore, the YID Excess - Does not apply for this case. Kindly reply with your concurrence please.

tempoh kerkuatkansa - means, Period in Force since 26/07/2011

tarikh lesen dikeluarkan - means, license date

MAKLUMAT LESEN BELAJAR MEMANDU (LDL)				
KELAS LESEN	TARIKH LESEN DIKELUARKAN	TEMPOH BERKUATKUASA	NO. SIRI LESEN	STATUS LESEN
B	05/01/2011	26/07/2011 HINGGA 25/10/2011 (TAMAT TEMPOH)	J167746	TIDAK AKTIF
D	05/01/2011	26/07/2011 HINGGA 25/10/2011 (TAMAT TEMPOH)	J167746	TIDAK AKTIF

Dokumen ini adalah cetakan komputer, tandatangan tidak diperlukan
910501016207 01/10/2019 2/2
Bayaran : RM 10.00



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Regards,

Edwin Wong
Senior Consultant, Corporate Risk Advisory

M: (65) 9745 7722
O: (65) 6714 6600
F: (65) 6222 1013

For Ang Kok Chin
Soul Wealthy Group representing
Financial Alliance Pte Ltd
No. 2 Bukit Merah Central
#10-00
Singapore 159835

Web: www.soulwealthygroup.com

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On Mon, Dec 16, 2019 at 5:16 PM Wahid- VMO Department <vmo1@bigfoot.com.sg> wrote:

Hi Edwin,

We refer to this matter.

Herewith, we enclosed documents from the Malaysian JPJ of our driver driving credential for retention and perusal.

Please do not hesitate to call the under signed for further clarity.

Thank you.

Warmest regards,

Wahid Kassim

Claims Executive

Big Foot Group Of Companies.

Tel: +65 6324 4722 | Ext: 231 | Fax: +65 6324 4711.

Address: 30 Quality Road, #01-02, Singapore 618803.



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Please consider the environment before printing this e-mail.

From: Edwin Wong <edwinwong@soulwealthygroup.com>

Sent: Monday, December 16, 2019 9:29 AM

To: chewht@lkkauto.com; laukk@lkkauto.com

Cc: Ang Kok Chin (GI) <angkokchin@fapl.sg>; CHEW Elvin <elvin.chew@axa.com.sg>; SEOW Christopher <christopher.seow@axa.com.sg>; Sanny <sanny@bigfoot.com.sg>; Yahiya Khan <yaya@bigfoot.com.sg>; Wahid-VMO Department <vmo1@bigfoot.com.sg>; Ang Kok Chin (GI) <angkokchin.gi@gmail.com>
Subject: Re: FW: ACCIDENT INVOLVING GBC 3364R(AXA) AND SKH 1195S ALONG/AT JUNCTION OF CLEMENTI RD & CLEMENTI AVE 2 ON 06/12/2019

Resend ..

On Mon, Dec 16, 2019 at 9:24 AM Edwin Wong <edwinwong@soulwealthygroup.com> wrote:

Dear Ms Chew (Hsiao Tong)

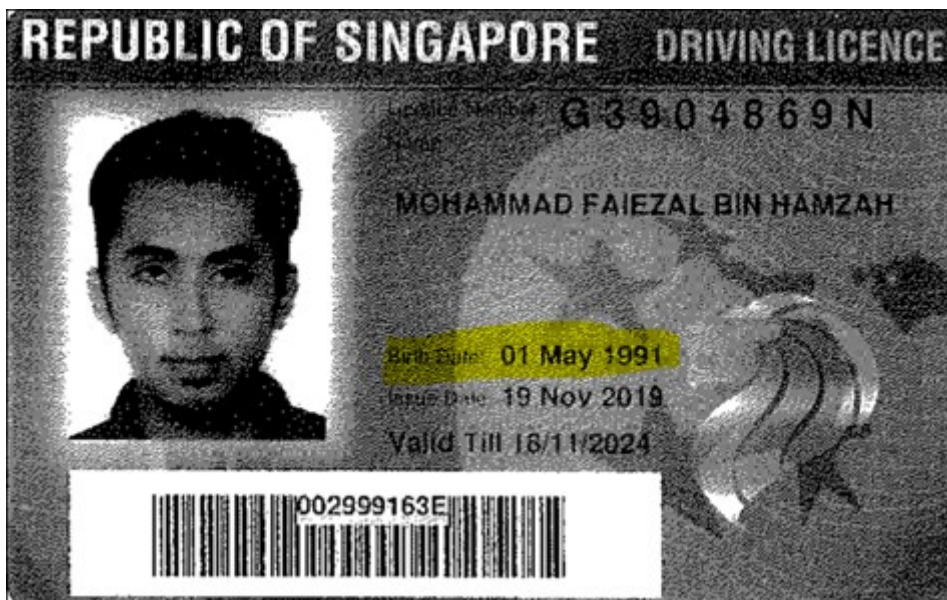
Good morning.

Your email of Friday, December 13, 2019 2:39 PM - Refers.

This authorised driver of Big-foot is aged 28 years (Birth Date : 01 May 1991 and with more than 1 year driving experience.

Kindly refer to AXA's Terms & Conditions Para 4, sub para (a) : Why is there a need to collect \$2000 for YEID Excess ?

- 4 Additional Own Damage Excess of S\$1,000 is applicable for any named/unnamed drivers who:
- a) age 22 to 24 years old;
 - b) age 66 to 70 years old;
 - c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license.
- Additional All Claims excess of \$2,000.00 is applicable for any named/unnamed drivers who:
- a) is 18 years old to 21 years old and/or



--
Regards,

Edwin Wong

Senior Consultant, Corporate Risk Advisory

M: (65) 9745 7722

O: (65) 6714 6600

F: (65) 6222 1013

For Ang Kok Chin

Soul Wealthy Group representing

Financial Alliance Pte Ltd

No. 2 Bukit Merah Central

#10-00

Singapore 159835

Web: www.soulwealthygroup.com

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----- Forwarded message -----

From: **Wahid- VMO Department** <vmo1@bigfoot.com.sg>

Date: Fri, Dec 13, 2019 at 3:00 PM

Subject: FW: ACCIDENT INVOLVING GBC 3364R(AXA) AND SKH 1195S ALONG/AT JUNCTION OF CLEMENTI RD & CLEMENTI AVE 2 ON 06/12/2019

To: Edwin Wong <edwinwong@soulwealthygroup.com>, Ang Kok Chin (GI) <angkokchin@fapl.sg>

Cc: Sanny <sanny@bigfoot.com.sg>, Yahiya Khan <yaya@bigfoot.com.sg>, Anthony <vmo3@bigfoot.com.sg>, Asrie <asrie@bigfoot.com.sg>, Bernard <bernard@bigfoot.com.sg>, Wahid- VMO Department <vmo1@bigfoot.com.sg>

Hi Edwin/Ang,

Refer to this matter.

We would like your end to confirmed for us why we are liable for the excess under section 2 unless he is YEID.

Please see below email from AXA claim handler. The claims handler also checking for us regards the excess.

Thank you.

Warmest regards,

Wahid Kassim

Claims Executive
Big Foot Group Of Companies.

Tel: +65 6324 4722 | Ext: 231 | Fax: +65 6324 4711.

Address: 30 Quality Road, #01-02, Singapore 618803.



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Please consider the environment before printing this e-mail.

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

Sent: Friday, December 13, 2019 2:39 PM

To: Wahid- VMO Department <vmo1@bigfoot.com.sg>

Cc: Sanny <sanny@bigfoot.com.sg>; Yahiya Khan <yaya@bigfoot.com.sg>; Ruby <ruby@bigfoot.com.sg>; Asrie <asrie@bigfoot.com.sg>; Bernard <bernard@bigfoot.com.sg>; Anthony <vmo3@bigfoot.com.sg>

Subject: RE: ACCIDENT INVOLVING GBC 3364R(AXA) AND SKH 1195S ALONG/AT JUNCTION OF CLEMENTI RD & CLEMENTI AVE 2 ON 06/12/2019

Dear Sirs/Mdm,

Thank you for your email.

We 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.

Thank you.

"Best Wishes for Merry Christmas, and Happy New Year 2020"

Best Regards,

Hsiao Tong, Chew (Ms) | 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: Wahid- VMO Department <vmo1@bigfoot.com.sg>

Sent: Thursday, 12 December 2019 4:30 PM

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

Cc: Sanny <sanny@bigfoot.com.sg>; Yahiya Khan <yaya@bigfoot.com.sg>; Ruby <ruby@bigfoot.com.sg>; Asrie <asrie@bigfoot.com.sg>; Bernard <bernard@bigfoot.com.sg>; Anthony <vmo3@bigfoot.com.sg>; Wahid- VMO Department <vmo1@bigfoot.com.sg>

Subject: RE: ACCIDENT INVOLVING GBC 3364R(AXA) AND SKH 1195S ALONG/AT JUCTION OF CLEMENTI RD & CLEMENTI AVE 2 ON 06/12/2019

Hi Mis Chew,

Refer to this matter.

Herewith, we enclosed the documents as requested are as follows.

- 1.AUTHORISE LETTER
- 2.SINGAPORE LICENSE AND WORK PERMIT
- 3.MALAYSIAN LICENSE.

Please do not hesitate to call the under signed for clarity.

Thank you.

Warmest regards,

Wahid Kassim

Claims Executive
Big Foot Group Of Companies.

Tel: +65 6324 4722 | Ext: 231 | Fax: +65 6324 4711.

Address: 30 Quality Road, #01-02, Singapore 618803.



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

Sent: Thursday, December 12, 2019 2:20 PM

To: Wahid- VMO Department <vmo1@bigfoot.com.sg>

Subject: RE: ACCIDENT INVOLVING GBC 3364R(AXA) AND SKH 1195S ALONG/AT JUNCTION OF CLEMENTI RD & CLEMENTI AVE 2 ON 06/12/2019

Hi Sirs,

Resend with attachment.

"Best Wishes for Merry Christmas, and Happy New Year 2020"

Best Regards,

Hsiao Tong, Chew (Ms) | 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: Hsiao Tong (LKKAuto)
Sent: Thursday, 12 December 2019 2:19 PM
To: VMO1@BIGFOOT.COM.SG
Subject: ACCIDENT INVOLVING GBC 3364R(AXA) AND SKH 1195S ALONG/AT JUCTION OF CLEMENTI RD & CLEMENTI AVE 2 ON 06/12/2019

12 Dec 2019

M/s BIGFOOT LOGISTIC PTE LTD

Dear Sirs/ Mdm

OUR REF : CC4/ASM19021740/Upb3 // S9M029GF

YOUR REF : GBC3364R

ACCIDENT INVOLVING GBC 3364R(AXA) AND SKH 1195S ALONG/AT JUCTION OF CLEMENTI RD & CLEMENTI AVE 2 ON 06/12/2019

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 FASTECH AUTO PTE LTD acting on behalf of the owner of SKH 1195S against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as he was making a right turn and collided with third party who was driving straight on the opposite direction. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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

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 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 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.

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

"Best Wishes for Merry Christmas, and Happy New Year 2020"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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