

Jia Le (LKK Auto)

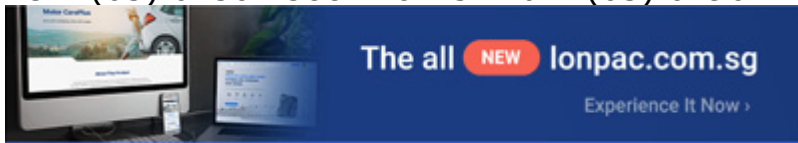
From: ONG LI LI <llong@lonpac.com>
Sent: Tuesday, 27 October 2020 4:34 PM
To: Jia Le (LKK Auto)
Cc: MT_Claim_SG
Subject: RE: Direct Settlement - Accident Involving SJD9L (OI : LPC - 19/19/20/VP05/022928) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kda3) on 30/12/2019 [External General]

Lonpac External - General

Dear Jia Le

As spoken, please proceed with your recommendation in your email of 6 March 2020 since TP is unable to substantiate their claim and our Insured is adamant that there was no contact between the two vehicles.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse
Singapore 199555
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

Lonpac External - General data is for internal / external use.

From: ONG LI LI
Sent: Wednesday, 14 October 2020 9:49 AM
To: 'Jia Le (LKK Auto)' <JiaLe@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: Direct Settlement - Accident Involving SJD9L (OI : LPC - 19/19/20/VP05/022928) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kda3) on 30/12/2019 [External General]

Lonpac External - General

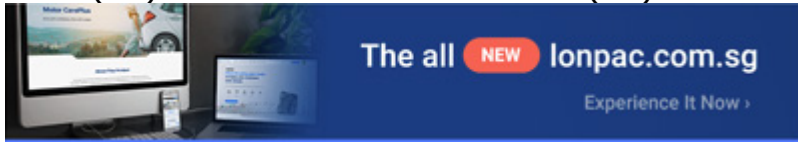
Hi Jia Le

Can you/your surveyor check on the photographs in Insured's GIA report to confirm if there is any damages on our Insured vehicle?

Thank you.
Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



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From: Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

Sent: Tuesday, 13 October 2020 5:20 PM

To: ONG LI LI <llong@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Direct Settlement - Accident Involving SJD9L (OI : LPC - 19/19/20/VP05/022928) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kda3) on 30/12/2019 [External General]

Dear Li Li,

Our surveyor comments that the damage is new. The 1st vehicle reported that there was 3 vehicle involved in chain collision. However, he did not stated the last vehicle number.

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 | fax: 6741-4108

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

From: ONG LI LI [<mailto:llong@lonpac.com>]

Sent: Monday, 12 October 2020 11:02 AM

To: Jia Le (LKK Auto)

Cc: MT_Claim_SG

Subject: RE: Direct Settlement - Accident Involving SJD9L (OI : LPC - 19/19/20/VP05/022928) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kda3) on 30/12/2019 [External General]

Lonpac External - General

Hi Jia Le

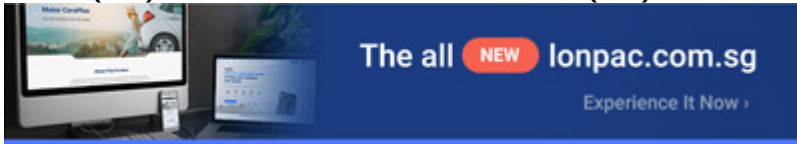
Have you replied to my email?

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse
Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



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From: ONG LI LI

Sent: Wednesday, 11 March 2020 2:55 PM

To: 'Jia Le (LKK Auto)' <JiaLe@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Direct Settlement - Accident Involving SJD9L (OI : LPC - 19/19/20/VP05/022928) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kda3) on 30/12/2019 [External General]

Lonpac External - General

Dear Jia Le

Are there any damages to the rear of TP vehicle? Is your surveyor able to identify if damages are new or existing(old)?

Regards,

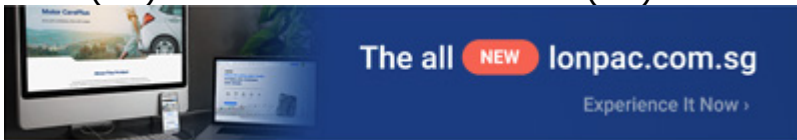
Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

Sent: Friday, 6 March 2020 12:26 PM

To: ONG LI LI <long@lonpac.com>

Subject: RE: Direct Settlement - Accident Involving SJD9L (OI : LPC - 19/19/20/VP05/022928) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kda3) on 30/12/2019 [External General]

Dear Li Li,

Insured reported that she managed to stop in time when Third Party taxi stop suddenly.

Third Party reported that insured collided onto his taxi and causing his taxi move forward and collided onto his front vehicle.

We have request video footage/any evidence from Third Party. However, they did not have any.

As such, we would like to reject Third Party claim.

Kindly let us have your approval/instruction.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: ONG LI LI <llong@lonpac.com>

Sent: Friday, 21 February, 2020 9:43 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SJD9L (OI : LPC - 19/19/20/VP05/022928) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kpa3) on 30/12/2019 [External General]

Lonpac External - General

Dear Mei Kwan

Attached is our Insured's GIA report.

Regards,

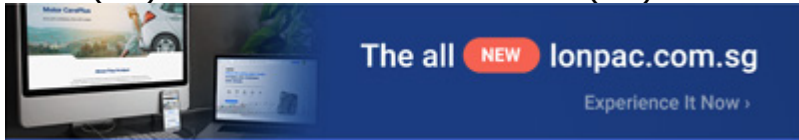
Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: ONG LI LI

Sent: Monday, 20 January 2020 11:53 AM

To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SJD9L (OI : LPC - 19/19/20/VP05/022928) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kpa3) on 30/12/2019 [External General]

Lonpac External - General

Dear Mei Kwan

Our Insured has not reported the accident.

Regards,

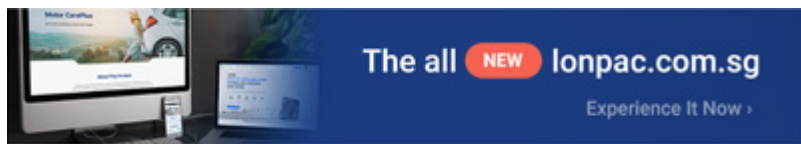
Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]
Sent: Saturday, 18 January 2020 9:11 PM
To: MT_Claim_SG <mt_claim@lonpac.com>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Direct Settlement - Accident Involving SJD9L (OI : LPC - TBA) AND SHC5927H (TP : LKK REF - CC3/LPC20000177/Kpa3) on 30/12/2019

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHC 5927H at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- Estimated cost of repair
- Preliminary advice

Meanwhile, kindly assist to verify validity of our insured's policy and let us have a copy of insured's accident report for our necessary action.

Please take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Thursday, 29 October 2020 10:41 AM
To: Wai Yin Ng
Cc: Jasmine Tan; Claims
Subject: RE: Your ref: AAD1912-209 [ACCIDENT INVOLVING VEHICLES SJD9L AND SHC5927H ON 30/12/2019]

WITHOUT PREJUDICE

Dear Wai Yin,

Our insured mentioned that she managed to stop in time and there was no concrete evidence to substantiate the claim.

As such, we have our principal instruction to deny the 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 | fax: 6741-4108

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

From: Jia Le (LKK Auto)
Sent: Wednesday, 14 October 2020 11:31 AM
To: Wai Yin Ng
Cc: Jasmine Tan; Claims
Subject: RE: Your ref: AAD1912-209 [ACCIDENT INVOLVING VEHICLES SJD9L AND SHC5927H ON 30/12/2019]

WITHOUT PREJUDICE

Dear Wai Yin,

Can check with your driver whether he has keep the photos? We cannot see any damage of our insured's vehicle from the photos given by our insured.

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

From: Wai Yin Ng [<mailto:waiyin.ng@transcab.com.sg>]
Sent: Wednesday, 14 October 2020 11:28 AM
To: Jia Le (LKK Auto)
Cc: Jasmine Tan; Claims
Subject: RE: Your ref: AAD1912-209 [ACCIDENT INVOLVING VEHICLES SJD9L AND SHC5927H ON 30/12/2019]

Without prejudice

Dear Jia Le

Our driver didn't submit any photo to us.

Thank You
Best Regards,
Ng Wai Yin
Finance Department
TEL: 6603 1265 Ext.308

***** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg**

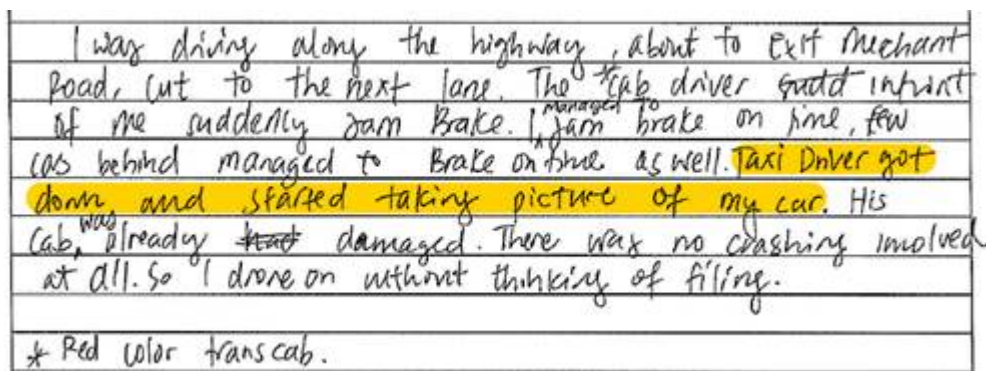
TRANS-CAB SERVICES PTE LTD
No. 2 Ang Mo Kio Street 63
Singapore 569111
Tel: 6287 6666 Fax: 6287 7764

From: Jia Le (LKK Auto) [<mailto:Jiale@lkkauto.com>]
Sent: Wednesday, 14 October, 2020 10:55 AM
To: Ng Wai Yin <waiyin.ng@transcab.com.sg>
Cc: 'Jasmine Tan' <jasminetan@transcab.com.sg>; 'claims' <claims@transcab.com.sg>
Subject: RE: Your ref: AAD1912-209 [ACCIDENT INVOLVING VEHICLES SJD9L AND SHC5927H ON 30/12/2019]

WITHOUT PREJUDICE

Dear Wai Yin,

From the report, our insured mentioned that your driver has went down to take our insured's vehicle when the accident happened.



I was driving along the highway, about to exit Merchant Road, cut to the next lane. The cab driver suddt infront of me suddenly jam Brake. I jam brake on line, few cars behind managed to Brake on time as well. Taxi Driver got down and started taking picture of my car. His cab was already ~~that~~ damaged. There was no crashing involved at all. So I drove on without thinking of filing.

* Red color transcab.

Kindly assist to check with your driver whether he has the photos of our insured vehicle.

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 | fax: 6741-4108

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

From: Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]

Sent: Tuesday, 3 March 2020 9:44 AM

To: Jia Le (LKK Auto)

Cc: 'Jasmine Tan'; 'claims'

Subject: FW: Your ref: AAD1912-209 [ACCIDENT INVOLVING VEHICLES SJD9L AND SHC5927H ON 30/12/2019]

Without Prejudice

Dear Jia Le

We regret to inform that we do not have video/ photo for this case.

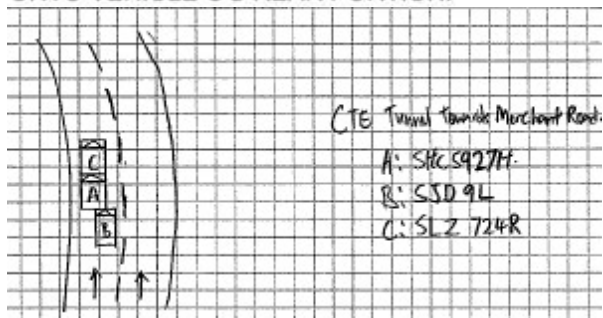
However we enclosed our driver statement report and damage photo for your action.

Our taxi's making a stop due to in front vehicle applied brake, your client has failed to stop in-time and collided onto our taxi's rear portion caused our taxi moving forward and hit onto vehicle in front of our taxi rear portion.

Hope you can review this matter and let us have your best offer.

Circumstances of Accident

ON 30/12/2019 AT ABOUT 1900HRS, I WAS TRAVELLING STRAIGHT ALONG THE SECOND LANE OF CTE TUNNEL TOWARDS MERCHANT ROAD. VEHICLE C(SLZ724R) SLOWED DOWN AND I FOLLOWED SUIT. SUDDENLY I FELT A IMPACT FROM THE REAR PORTION OF MY TAXI. VEHICLE B(SJD9L) HAS FAILED TO STOP IN TIME AND COLLIDED ONTO THE REAR RIGHT PORTION OF MY TAXI. THE IMPACT CAUSED MY TAXI TO SURGE FORWARD AND COLLID ONTO VEHICLE C'S REAR PORTION.



Thank You
Best Regards,
Ng Wai Yin
Finance Department
TEL: 6603 1265 Ext.308

***** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg**

TRANS-CAB SERVICES PTE LTD
No. 2 Ang Mo Kio Street 63
Singapore 569111
Tel: 6287 6666 Fax: 6287 7764

From: Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]
Sent: Monday, 2 March, 2020 2:02 PM
To: Ng Wai Yin <waiyin.ng@transcab.com.sg>; Jasmine Tan <jasminetan@transcab.com.sg>
Subject: Your ref: SHC5927H [ACCIDENT INVOLVING VEHICLES SJD9L AND SHC5927H ON 30/12/2019]

Without Prejudice

Dear Sirs/Mdm,

ACCIDENT INVOLVING SJD 9L AND SHC 5927H ON 30/12/2019

We refer to the above matter.

Please be informed that liability is unclear for this matter. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of **video footage/witness statement/scene photos**(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

Thank You.

"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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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



This email has been checked for viruses by AVG antivirus software.
www.avg.com