

**Re: Final Reminder (14 days notice) : LOD SLJ2624S / Your Ref : SJM36K (TP-EQ) //LKK  
REF: CC4/EQI20000943/Kpa3**

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

Tue 24/11/2020 4:50 PM

To: Carmen Lim <carmen@esteemperf.com.sg>

Cc: serence ctc <serence@esteemperf.com.sg>; jenny chong <jenny@esteemperf.com.sg>; coleen kwok <coleen21@esteemperf.com.sg>; Claim admin <Claimadmin@esteemperf.com.sg>; Admin A <admin-a@lkkauto.com>

Without Prejudice

Hi Carmen,

Thank you for your email.

We confirm settlement at \$5,000.00(all-in) as full and final settlement.

EQ is moving to E-payment modes. Kindly let us have your company's bank details for our necessary action: -

<b>Account Name</b>	
<b>Account Number</b>	
<b>Bank Name</b>	
<b>Bank Code</b>	
<b>Branch Code</b>	

Thank you.

**"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.**

**Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."**

**\*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,

**Hsiao Tong, Chew** | 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)

---

**From:** Carmen Lim <carmen@esteemperf.com.sg>

**Sent:** Wednesday, 18 November 2020 11:35 AM

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

**Cc:** serence ctc <serence@esteemperf.com.sg>; jenny chong <jenny@esteemperf.com.sg>; coleen kwok

<coleen21@esteemperf.com.sg>; Claim admin <Claimadmin@esteemperf.com.sg>; Admin A <admin-a@lkkauto.com>

**Subject:** Re: Final Reminder (14 days notice) : LOD SLJ2624S / Your Ref : SJM36K (TP-EQ) //LKK REF: CC4/EQI20000943/Kpa3

Dear Hsiao Tong,

**Accident involving SLJ2624S & SJM36K on 13.01.2020.**

We refer to your email dated 15.11.2020.

We accept your offer at \$5000 to settle property claim only.

Kindly let us have your DV asap.

Thank you



Freundliche Grüße / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation

Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

[5033 Ang Mo Kio Industrial Park 2 #01-259](#)  
(Head Office)

[385 Sin Ming Drive](#) Vicom Inspection  
Centre (Showroom)

[www.esteemperformance.com](http://www.esteemperformance.com)



On Sun, Nov 15, 2020 at 12:36 PM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**Without Prejudice**  
**(save as to costs)**

Dear Sirs/Mdm,

We refer to your below email.

We have reviewed the matter and we are prepared to improve our offer at a global sum of **\$5,000.00(all-in)**.

Please confirm acceptance.

"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."

**\*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,

**Hsiao Tong, Chew** | 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)

---

**From:** Carmen Lim <[carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)>

**Sent:** Friday, 9 October 2020 11:50 AM

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

**Cc:** serence ctc <[serence@esteemperf.com.sg](mailto:serence@esteemperf.com.sg)>; jenny chong <[jenny@esteemperf.com.sg](mailto:jenny@esteemperf.com.sg)>; coleen kwok <[coleen21@esteemperf.com.sg](mailto:coleen21@esteemperf.com.sg)>; Claim admin <[Claimadmin@esteemperf.com.sg](mailto:Claimadmin@esteemperf.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: Final Reminder (14 days notice) : LOD SLJ2624S / Your Ref : SJM36K (TP-EQ) //LKK REF: CC4/EQI20000943/Kpa3

Dear Hsiao Tong,

We rejected your offer.

In order to wrap up the case amicably, we propose to settle at **\$5500/- (All-in)** to settle the property claim.

Pls review the above matter and let us hear from your favorably.

Thank you



Freundliche Grüße / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation

Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

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Centre (Showroom)

[www.esteemperformance.com](http://www.esteemperformance.com)



On Fri, Oct 9, 2020 at 11:35 AM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**Without Prejudice**

**(save as to costs)**

Dear Sirs/Mdm,

We refer to your below email.

Please be informed that our insured disagreed that he should bear full liability on this matter. He had signalled his intention to change lane, your client should be able to see him and your client made no attempt to slow down and collision happened. We are of the view that your client should also keep a lookout for vehicles effecting a lane change and take evasive action to avoid a collision.

For an amicable settlement, we are prepared to improve our offer at a global sum of **\$4,600.00(all-in)**.

Please confirm acceptance.

**“Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.**

**Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum.”**

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 / 6271 0196 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax:

6271-8802

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

Branch: Blk 1007 Bukit Merah Lane 3, #01-11 | S(159721)

**From:** Carmen Lim <[carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)>  
**Sent:** Tuesday, 6 October 2020 3:27 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** serence ctc <[serence@esteemperf.com.sg](mailto:serence@esteemperf.com.sg)>; jenny chong <[jenny@esteemperf.com.sg](mailto:jenny@esteemperf.com.sg)>; coleen kwok <[coleen21@esteemperf.com.sg](mailto:coleen21@esteemperf.com.sg)>; Claim admin <[Claimadmin@esteemperf.com.sg](mailto:Claimadmin@esteemperf.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Final Reminder (14 days notice) : LOD SLJ2624S / Your Ref : SJM36K (TP-EQ) //LKK REF: CC4/EQI20000943/Kpa3

Dear Hsiao Tong,

**Accident involving SLJ2624S & SJM36K on 13.01.2020**

We refer to our email dated 11.08.2020.

We believe by right now , you have completed your investigation with your insured / insured's driver.

Kindly let us hear from your favorably asap.

Thank you

Freundliche Grüße / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation

Division

Esteem Performance Pte Ltd

**M:** 8799 0066

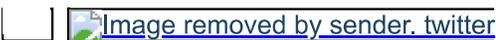
**P:** 6484 1221

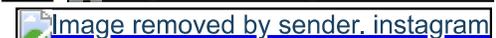
**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

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[385 Sin Ming Drive Vicom Inspection Centre \(Showroom\)](#)

[www.esteemperformance.com](http://www.esteemperformance.com)





On Tue, Aug 11, 2020 at 2:07 PM Carmen Lim <[carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)> wrote:

Dear Hsiao Tong,

**Accident involving SLJ2624S & SJM36K on 13.01.2020**

We refer to our email dated 19.06.2020.

We believe by right now , you have completed your investigation with your insured / insured's driver.

Kindly let us hear from your favorably asap.

Thank you

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Freundliche Grüße / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

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 [Image removed by sender. instagram](#)

On Fri, Jun 19, 2020 at 5:14 PM Carmen Lim <[carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)> wrote:

Dear Hsiao Tong,

We rejected your offer.

We would like to highlight you 2 points :-

- 1) Our driver was driving straight in his own lane.
- 2) Your driver has to keep a proper lookout so there are no approaching vehicles before changing.
- 3) Your driver also needs to be cautious if the lane is safe to change lanes , he was turning out to the lane when our driver was very near to him.

If you are still inclined to maintain, kindly let us have your confirmation to escalate matter accordingly.

Thank you

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Freundliche Grüße / Best Regards

## Carmen Lim

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

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(Showroom)

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On Fri, Jun 19, 2020 at 3:53 PM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**Without Prejudice**

Dear Sirs/Mdm,

Apologised for late response.

From your client video, it can be seen our insured had signalled his intention to change lane and moved into the next lane slowly. Your client had no attempt to slow down and resulted the collision.

For an amicable settlement, we are prepared to offer at a global sum of **\$3,500.00(all-in)**.

Please confirm acceptance.

**“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.”**

***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,

**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

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

**From:** Carmen Lim <[carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)>

**Sent:** Friday, 5 June 2020 5:11 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** serence ctc <[serence@esteemperf.com.sg](mailto:serence@esteemperf.com.sg)>; jenny chong <[jenny@esteemperf.com.sg](mailto:jenny@esteemperf.com.sg)>; coleen kwok <[coleen21@esteemperf.com.sg](mailto:coleen21@esteemperf.com.sg)>; Claim admin <[Claimadmin@esteemperf.com.sg](mailto:Claimadmin@esteemperf.com.sg)>

**Subject:** Reminder x3 : LOD SLJ2624S / Your Ref : SJM36K (TP-EQ)

Dear Hsiao Tong,

**Accident involving SLJ2624S & SJM36K on 13.01.2020**

We refer to our reminder dated 02.05.2020.

We believe by right now , you have completed your investigation with your insured / insured's driver.

Kindly let us hear from your favorably asap.

Thank you



Freundliche Grüße / Best Regards

## Carmen Lim

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

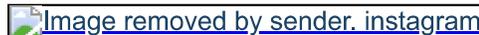
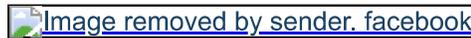
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(Showroom)

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On Sat, May 2, 2020 at 2:10 PM Carmen Lim <[carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)> wrote:

Dear All,

### **RE-SENT LOD WITH KENNETH FINALISED ESTIMATE**

#### **Accident involving SLJ2624S & SJM36K on 13.01.2020**

We refer to our LOD dated 11.03.2020.

We believe by right now , you have completed your investigation with your insured / insured's driver.

Kindly let us hear from your favorably asap.

Thank you

Freundliche Grüße / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

[5033 Ang Mo Kio Industrial Park 2 #01-259](#)

(Head Office)

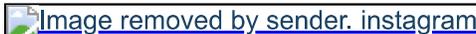
[385 Sin Ming Drive](#) Vicom Inspection Centre

(Showroom)

[www.esteemperformance.com](http://www.esteemperformance.com)







On Thu, Apr 9, 2020 at 3:14 PM Carmen Lim <[carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)> wrote:

Dear Hsiao Tong,

**Accident involving SLJ2624S & SJM36K on 13.01.2020**

We refer to our LOD dated 11.03.2020.

We believe by right now , you have completed your investigation with your insured / insured's driver.

Kindly let us hear from your favorably asap.

Thank you



Freundliche Grüße / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

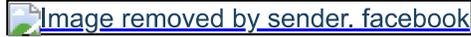
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(Head Office)

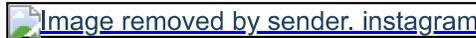
[385 Sin Ming Drive](#) Vicom Inspection Centre

(Showroom)

[www.esteemperformance.com](http://www.esteemperformance.com)







On Wed, Mar 11, 2020 at 3:46 PM Carmen Lim <[carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)> wrote:

Dear Sir / Madam,

**Accident involving SLJ2624S & SJM36K on 13.01.2020**

We refer to the above matter.

Attached herewith our LOD for your attention.

Kindly let us have your offer asap.

Thank you



Freundliche Grüße / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

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