

**Re: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )**

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

Tue 8/6/2021 12:16 PM

To: Tan Wei Teck (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA) <TanWeiTeck@smrt.com.sg>

Cc: Karen Chan Siau Chin (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA) <ChanSiauChin@smrt.com.sg>

 2 attachments (383 KB)

ATA\_SMB1590S.pdf; DV\_SMB1590S.pdf;

**Without Prejudice**

Dear Sirs/Mdm,

Thank you for your acceptance.

Please duly sign the **documents** enclosed and return to us (LKK) for our necessary action.

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."**

***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)

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**From:** Tan Wei Teck (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA) <TanWeiTeck@smrt.com.sg>

**Sent:** Monday, 7 June 2021 4:30 PM

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

**Cc:** Karen Chan Siau Chin (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA) <ChanSiauChin@smrt.com.sg>

**Subject:** RE: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

**WITHOUT PREJUDICE**

Dear Hsiao Tong,

We refer to our email dated 19 May 2021, kindly let us hear from you on settling our claim. Thanks.

Regards,

*Patrick Tan*

Claims and Insurance Agency  
Direct line +65 6556 3522 | [tanweiteck@smrt.com.sg](mailto:tanweiteck@smrt.com.sg)  
6 Ang Mo Kio Street 62  
Singapore 569140

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**From:** Tan Wei Teck (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA)  
**Sent:** Wednesday, May 19, 2021 3:50 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Karen Chan Siau Chin (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA)  
**Subject:** RE: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

WITHOUT PREJUDICE

Dear Hsiao Tong

Thank you for your revise offer but regret that we are unable to accept.  
As there is no dispute on liability and purely for an amicable settlement, we are prepared to accept a global sum of \$2807.00 (all in) to close the matter.  
Our demand is fair, please let us have your DV if there is a settlement.  
Hope to hear from you soon, thanks.

Regards,

*Patrick Tan*

Claims and Insurance Agency  
Direct line +65 6556 3522 | [tanweiteck@smrt.com.sg](mailto:tanweiteck@smrt.com.sg)  
6 Ang Mo Kio Street 62  
Singapore 569140

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**From:** Hsiao Tong (LKKAUTO) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]  
**Sent:** Friday, May 14, 2021 5:04 PM  
**To:** Tan Wei Teck (Auto Svcs/FM(Mil)&SS/Claims & IA/Claims & IA)  
**Cc:** Karen Chan Siau Chin (Auto Svcs/FM(Mil)&SS/Claims & IA/Claims & IA)  
**Subject:** Re: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

Without Prejudice  
(save as to costs)

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and we are prepared to improve offer at a global sum of **\$2,500.00(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."**

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)

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**From:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <TanWeiTeck@smrt.com.sg>

**Sent:** Tuesday, 30 March 2021 9:32 AM

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

**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>

**Subject:** RE: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

WITHOUT PREJUDICE

Morning Hsiao Tong

Thank you for your offer but regret that we are unable to accept as your client is down on liability. Based on the video footage, your client failed to ensure it was safe from approaching vehicle from his left before changing lane. Furthermore, his insurer has waived their subrogation recovery against us. As liability is clear kindly review and let us have your revise offer soon, thanks.

Regards,

**Patrick Tan**

Claims and Insurance Agency

Direct line +65 6556 3522 | [tanweiteck@smrt.com.sg](mailto:tanweiteck@smrt.com.sg)

6 Ang Mo Kio Street 62

Singapore 569140

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**From:** Hsiao Tong (LKKAuto) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]

**Sent:** Saturday, March 27, 2021 9:17 PM

**To:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses)

**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)

**Subject:** Re: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

Without Prejudice

(save as to costs)

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and we are prepared to improve offer at a global sum of **\$2,100.00(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."**

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)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 18 February 2021 2:48 PM  
**To:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <[TanWeiTeck@smrt.com.sg](mailto:TanWeiTeck@smrt.com.sg)>  
**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <[ChanSiauChin@smrt.com.sg](mailto:ChanSiauChin@smrt.com.sg)>  
**Subject:** RE: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

Without Prejudice

Hi Patrick,

We will review and get back to you. Thanks.

**“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,  
**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)

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**From:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <[TanWeiTeck@smrt.com.sg](mailto:TanWeiTeck@smrt.com.sg)>  
**Sent:** Tuesday, 16 February 2021 2:29 PM  
**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <[ChanSiauChin@smrt.com.sg](mailto:ChanSiauChin@smrt.com.sg)>  
**Subject:** FW: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

**WITHOUT PREJUDICE**

Dear Sir / Madam

Please refer and let us have your offer to settle our claim soon, thanks.

Regards,

*Patrick Tan*

Claims and Insurance Agency  
Direct line +65 6556 3522 | [tanweiteck@smrt.com.sg](mailto:tanweiteck@smrt.com.sg)  
6 Ang Mo Kio Street 62  
Singapore 569140

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**From:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses)  
**Sent:** Tuesday, February 16, 2021 11:52 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)  
**Subject:** FW: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

WITHOUT PREJUDICE

Dear Khanchna

Video footage revealed that my bus already filtered into the leftmost lane and travelled for a few seconds when your insured's driver changed lane from right to left & grazed against our bus.  
As liability is clear kindly settle our claim in full without further delay, thanks.

Regards,

*Patrick Tan*

Claims and Insurance Agency  
Direct line +65 6556 3522 | [tanweiteck@smrt.com.sg](mailto:tanweiteck@smrt.com.sg)  
6 Ang Mo Kio Street 62  
Singapore 569140

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**From:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses)  
**Sent:** Wednesday, November 4, 2020 4:59 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses); Admin A  
**Subject:** RE: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

WITHOUT PREJUDICE

Dear Khanchna,

Attached a copy of our bus VF for your viewing.  
Please note your client's insurer has waived their subrogation recovery against us.

Kindly review and let us have your fresh offer soon, thanks.

Regards,

*Patrick Tan*

Claims and Insurance Agency  
Direct line +65 6556 3522 | [tanweiteck@smrt.com.sg](mailto:tanweiteck@smrt.com.sg)  
6 Ang Mo Kio Street 62  
Singapore 569140

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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Tuesday, October 13, 2020 1:49 PM

**To:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses)

**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses); Admin A

**Subject:** RE: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

**Without Prejudice**

Dear Sirs/Mdm,

We refer to the above matter.

We append below our Insured's statement and sketch plan:

Based on documents at hand, we noted that both parties were changing lane. As such, we propose settlement for **50% basis** on a global sum of **\$1,450.00(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."

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <[TanWeiTeck@smrt.com.sg](mailto:TanWeiTeck@smrt.com.sg)>

**Sent:** 20 May 2020 2:04 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <[ChanSiauChin@smrt.com.sg](mailto:ChanSiauChin@smrt.com.sg)>

**Subject:** RE: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

WITHOUT PREJUDICE

Good Afternoon Khanchna

I hope this e-mail finds you well and safe.

Kindly let us have your offer soon, thanks.

Regards,

*Patrick Tan*

Claims and Insurance Agency

Direct line +65 6556 3522 | [tanweiteck@smrt.com.sg](mailto:tanweiteck@smrt.com.sg)

6 Ang Mo Kio Street 62

Singapore 569140

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**From:** Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses)

**Sent:** Friday, May 8, 2020 4:59 PM

**To:** Khanchna (LKK Auto)

**Cc:** Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)

**Subject:** RE: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

WITHOUT PREJUDICE

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SMB1590S. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$1,800.00
Loss of Use	\$1,237.50 ( 4.5 days x \$275.00 )
LTA search fee	\$7.00
<b>Total</b>	<b>\$3,044.50</b>

We enclose the following documents,

- 1) 1) Repair Invoice
- 2) 2) GIA report
- 3) LTA Search
- 4) Video Footage
- 5) Accident Scene Photo

Please be informed that the insurer of SGN43U has waived their subrogation recovery against us.

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Regards,

**Patrick Tan**

Claims and Insurance Agency

Direct line +65 6556 3522 | [tanweiteck@smrt.com.sg](mailto:tanweiteck@smrt.com.sg)

6 Ang Mo Kio Street 62

Singapore 569140

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**From:** Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

**Sent:** Wednesday, March 4, 2020 3:28 PM



**To:** Ong Hua Yen (Auto Svcs/Claims & IA/Claims & IA/Buses); Khanchna (LKK Auto)  
**Cc:** Admin A; CS A Team; Chong Fei Yuan (Auto Svcs/Claims & IA/Claims & IA); Balqish Binte Abdul Halil (Auto Svcs/Claims & IA/Claims & IA/Buses); Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses); Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)  
**Subject:** FW: OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

Without Prejudice

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Khanchna,

FYNA, our ref CC3/AIG20001667/Qka3

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 (Ext:119) Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) Fax: 67414108

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

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**From:** Ong Hua Yen (Auto Svcs/Claims & IA/Claims & IA/Buses) [<mailto:OngHuaYen@smrt.com.sg>]  
**Sent:** Wednesday, 4 March 2020 3:17 PM  
**To:** Admin A; CS A Team  
**Cc:** Chong Fei Yuan (Auto Svcs/Claims & IA/Claims & IA); Balqish Binte Abdul Halil (Auto Svcs/Claims & IA/Claims & IA/Buses); Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses); Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)  
**Subject:** OUR REF:BUS/01/20/1034 - ACCIDENT ON 21/01/20 INVOLVING SMB1590S AND SGN43U ALONG JALAN ANAK BUKIT AFTER ( BS:42089-OPP BUKIT TIMAH PLAZA )

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SMB1590S. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$1,800.00
Loss of Use	\$1,237.50 ( 4.5 days x \$275.00 )
LTA search fee	\$7.00
<b>Total</b>	<b>\$3,044.50</b>

We enclose the following documents,

- 1) 1) Repair Invoice
- 2) 2) GIA report
- 3) 3) LTA Search

We look forward to your confirmation to settle our claims within 15 days from the date of this email.  
Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Thanks & Regards  
Hua Yen