

Re: ACCIDENT INVOLVING SGG 5598P(AXA) AND SJY 5766R ALONG/AT TPE > SLE BEFORE TAMPINES AVE 10 EXIT ON 03/02/2020

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

Thu 28/5/2020 3:12 PM

To: iam@jackyeo.net <iam@jackyeo.net>

 11 attachments (2 MB)

SP (1).JPG; SP (2).JPG; SP (3).JPG; SP (4).JPG; SP (5).JPG; SP (6).JPG; SP (7).JPG; SP (8).JPG; SP (9).JPG; SP (10).JPG; SP (11).JPG;

Dear Mr Yeo,

We refer to your email dated 18/05/2020.

As reported, it is a head-to-rear collision. Vehicles are designed to absorb impact energy rather than to resist energy within the impact force limits. Compared to the rear portion, the front portion of a vehicle is usually stronger and tougher as the front portion houses most of the mechanical & electrical components like engine.

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. The adjusted repair cost to third party vehicle is at \$2,550.00(before GST) with 4 repair days. The repair cost included the replacement of rear bumper, rear bumper clips, rear bumper reverse sensor, rear bumper reinforcement & labour charges. We attached here with the damage photos during our inspection for your easy reference.

The breakdown of our propose settlement with third party is as follows: -

1. Cost of Repair (with GST)	\$ 2,728.50
2. Loss of Rental (4days x \$100.00)(w/GST)	\$ 428.00
Total	\$ 3,156.50

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **12/06/2020**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

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: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Jack Yeo <iam@jackyeo.net>**Sent:** Monday, 18 May 2020 5:55 PM**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>**Subject:** Re: ACCIDENT INVOLVING SGG 5598P(AXA) AND SJY 5766R ALONG/AT TPE > SLE BEFORE TAMPINES AVE 10 EXIT ON 03/02/2020

Hi Hsiao Tong,

Noted on this. Please let me know if I should submit a clearer video to you on the extensiveness of the damage because from my other videos where I trail behind her vehicle, I do not see visible damage. And I do not have your information on their claims repair details.

Regards,
Jack

On May 18, 2020, at 4:30 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Mr Yeo,

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SJY5766R. Attached here with a copy of video footage submitted by third party for your easy reference. It shows that your vehicle had collided onto third party from behind. As such, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **04/06/2020** and we will seek further instruction from our principal.

Thank you.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

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: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jack Yeo <iam@jackyeo.net>

Sent: Tuesday, 3 March 2020 7:58 AM

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

Subject: Re: ACCIDENT INVOLVING SGG 5598P(AXA) AND SJY 5766R ALONG/AT TPE > SLE BEFORE TAMPINES AVE 10 EXIT ON 03/02/2020

Hi Hsiao Tong,

Yes, please look into it. You did mention that the other party submitted rear camera video. It will be quite clear that I was following her all the way. It is ridiculous that she does not want to stop to exchange particular and assess the damage on the spot but make a claim later.

I will rebut the "hit and run" traffic police report as well. Will contact the investigation officer to suggest a false reporting. Keep you posted if the IO ask for my statement.

Thanks.

Regards,
Jack

On Mar 2, 2020, at 11:17 AM, Hsiao Tong (LKKAuto)
<chewht@lkkauto.com> wrote:

Hi Mr Yeo,

Thank you for your email.

We will look into the matter and get back to you.

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: Jack Yeo <iam@jackyeo.net>

Sent: Monday, 2 March 2020 7:57 AM

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

Subject: Re: ACCIDENT INVOLVING SGG 5598P(AXA) AND SJY 5766R ALONG/AT TPE > SLE
BEFORE TAMPINES AVE 10 EXIT ON 03/02/2020

Hi Hsiao Tong,

Thanks for the follow up email.

As discussed in the call, do you guys challenge and refute the claim on the basis of false information in the reporting? Especially in the aspect of "Hit and Run". I have just received traffic police letter of such investigation.

As explained to you in the call too, that I have videos which evident she does not have intention to stop nor letting me know of any hit, even after I have been tailing her for more than 5km.

Regards,
Jack

On Feb 27, 2020, at 8:40 AM, Hsiao Tong (LKKAuto)
<chewht@lkkauto.com> wrote:

27 FEB 2020

Mr YEO JIA CHENG JACK

Dear Sirs/ Mdm

OUR REF : CC4/ASM20002487/Hpa3// S0M02F62

YOUR REF : SGG5598P

**ACCIDENT INVOLVING SGG 5598P(AXA) AND SJY 5766R ALONG/AT TPE > SLE
BEFORE TAMPINES AVE 10 EXIT ON 03/02/2020**

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 SPEED AUTO WORKS acting on behalf of the owner of SJY 5766R against your motor insurance policy.

Based on the accident report and all the available information on hand, we are of the view that liability is not in your favour as it is a head-to-rear collision. 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
- 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 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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