

## Asher Sng (LKKAuto)

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**From:** Asher Sng (LKKAuto)  
**Sent:** Wednesday, 4 March 2020 12:48 PM  
**To:** 'Kong Charmaine (VGS - SG/Singapore)'  
**Cc:** Wong MeiY (VGS - SG/Singapore); Cheong Pearlyn (VGS - SG/Singapore); Goh Edmund (VGS - SG/Singapore)  
**Subject:** RE: [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Sir/Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will base on the number of days of repair as recommended by our surveyor.

Kindly take note that the case handler in-charge is Asher and she can be contacted at her DID 6841 6051

In order to expedite the claim process, please forward all relevant documents to us **(LKK)** to proceed on negotiate settlement.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

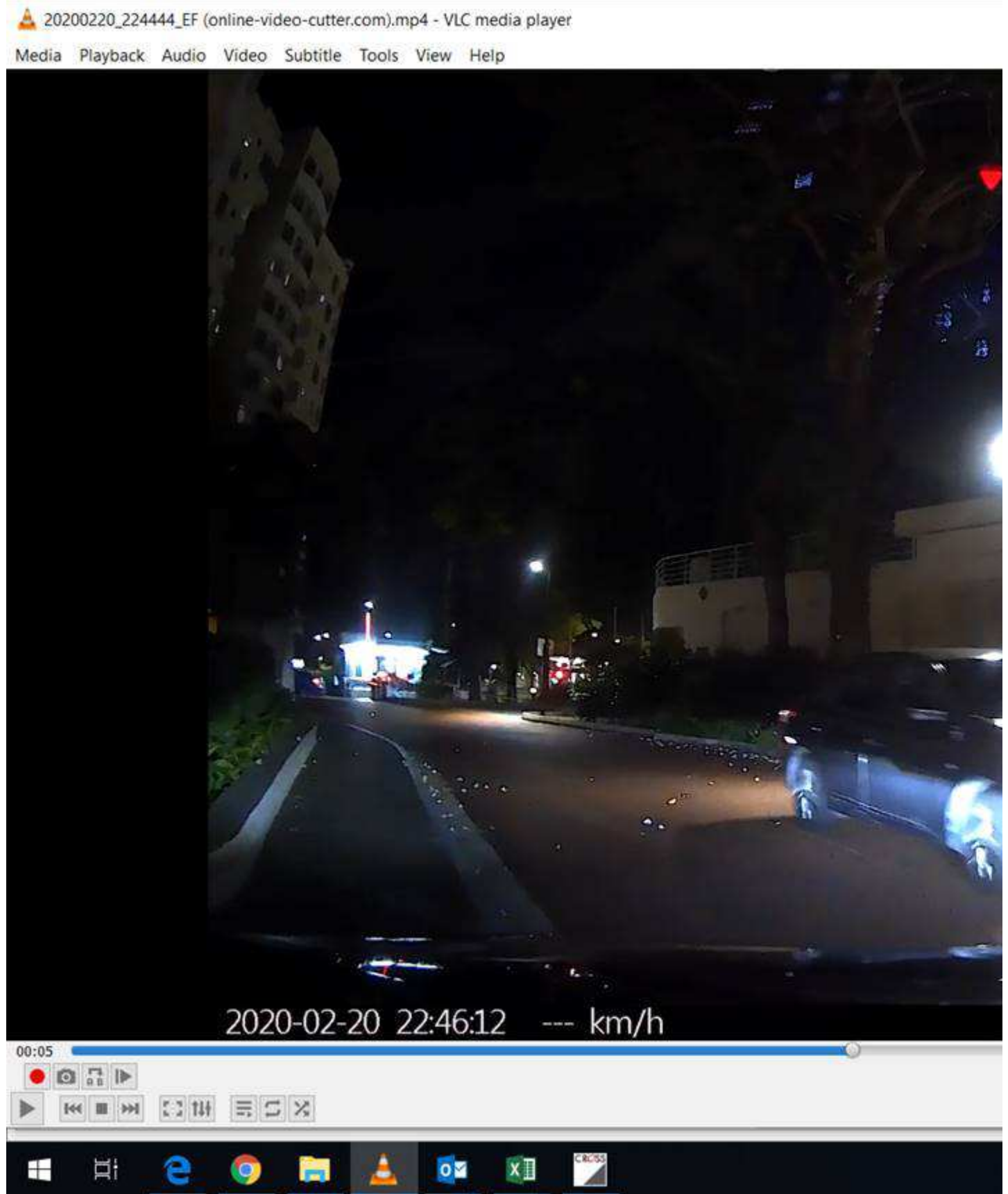
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Kong Charmaine (VGS - SG/Singapore) <charmaine.kong@vw.com.sg>  
**Sent:** Monday, 2 March 2020 10:02 AM  
**To:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Cc:** Wong MeiY (VGS - SG/Singapore) <meiy.wong@vw.com.sg>; Cheong Pearlyn (VGS - SG/Singapore) <Pearlyn.cheong@vw.com.sg>; Goh Edmund (VGS - SG/Singapore) <edmund.goh@vw.com.sg>  
**Subject:** RE: [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

Dear Asher,

Reference to your below email & referring to the scene video screenshots below, please note that there are lane blocks markings on the road & from the below screenshot, you can see that your insured vehicle had drove pass the markings & went into my client's lane. Please revise your liability to 100% down against your insured driver.



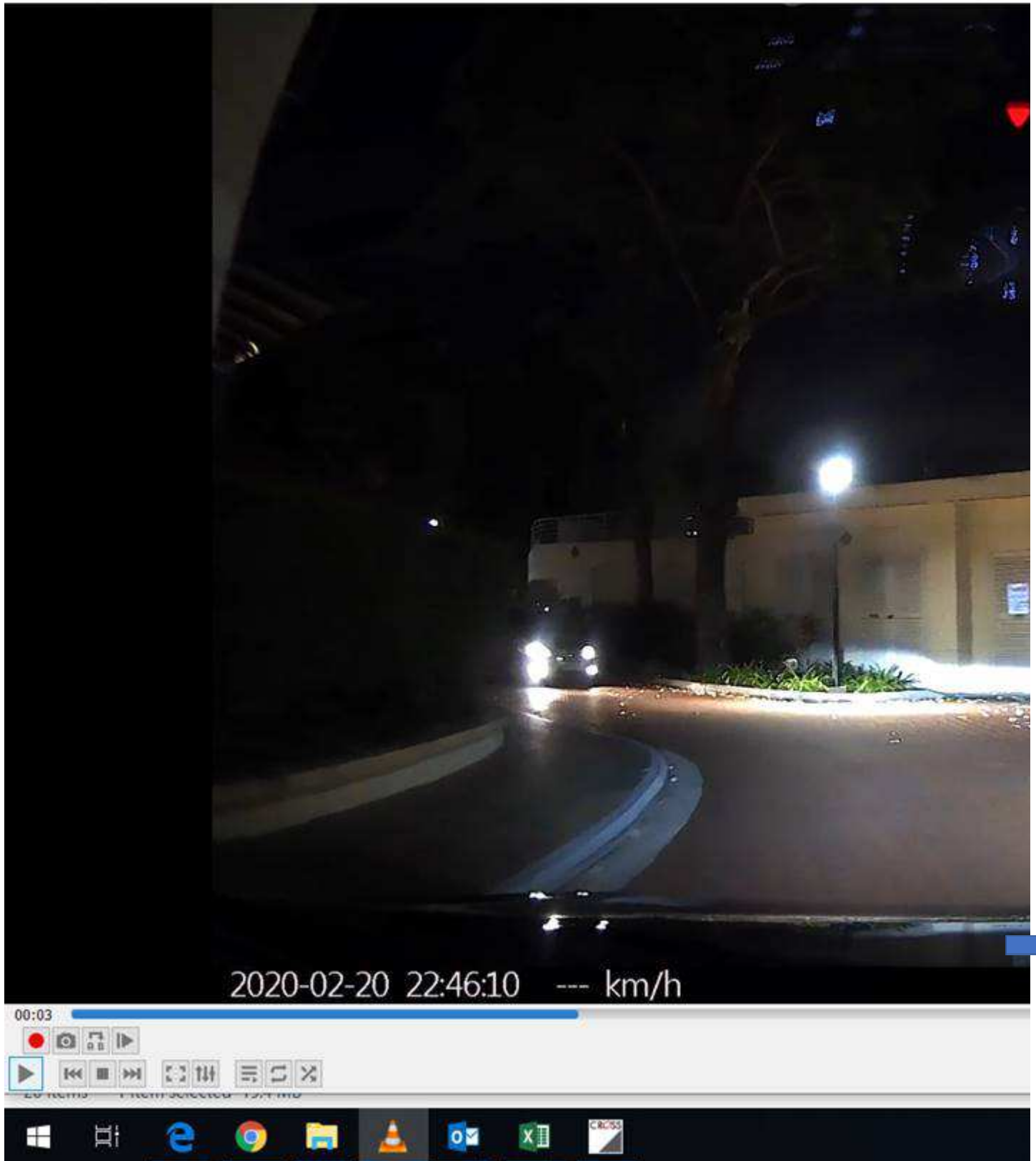


00:05



any further concrete measures





Thanks.

Best regards,

Charmaine Kong  
Insurance Service Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7176  
Main Line: +65 6305 7299  
Main Fax: +65 6474 3643  
[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)  
<http://www.vw.com.sg>



Internal

**From:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Monday, 2 March 2020 9:31 AM

**To:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>

**Cc:** Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Goh Edmund (VGS - SG/Singapore) <[edmund.goh@vw.com.sg](mailto:edmund.goh@vw.com.sg)>

**Subject:** RE: [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

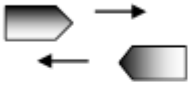
**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir/Madam,

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. Enclosed herewith a copy of our insured's accident report for your perusal.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we are prepared to offer 50% to your client's claim.

16.	(a)	 <p>Vehicle X – Encroaching / Straddling lanes/ Moving in own Lane</p> <p>Vehicle Y – Encroaching / Straddling lanes /Moving in own Lane</p> <p>Reason: Both vehicles should exercise caution</p>	50%	50%
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Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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**From:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>

**Sent:** Friday, 28 February 2020 10:05 AM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Goh Edmund (VGS - SG/Singapore) <[edmund.goh@vw.com.sg](mailto:edmund.goh@vw.com.sg)>

**Subject:** RE: [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

Dear Asher,

Scene video attached for your perusal. Please revert on liability.

Thanks.

Best regards,

Charmaine Kong  
Insurance Service Advisor



## Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7176  
Main Line: +65 6305 7299  
Main Fax: +65 6474 3643  
[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)  
<http://www.vw.com.sg>



Internal

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**From:** Nivitha (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Tuesday, 25 February 2020 3:44 PM  
**To:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>; 'assignments' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Goh Edmund (VGS - SG/Singapore) <[edmund.goh@vw.com.sg](mailto:edmund.goh@vw.com.sg)>  
**Subject:** RE: [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

Dear Charmaine,

Appointment confirmed.

Best Regards

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Kong Charmaine (VGS - SG/Singapore) [<mailto:charmaine.kong@vw.com.sg>]

**Sent:** Tuesday, 25 February 2020 12:56 PM

**To:** Nivitha (LKK Auto); 'assignments'; 'Admin A'

**Cc:** Wong MeiY (VGS - SG/Singapore); Cheong Pearlyn (VGS - SG/Singapore); Goh Edmund (VGS - SG/Singapore)

**Subject:** RE: [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

Dear Nivitha,

How about Thursday 3pm?

Thanks.

Best regards,

Charmaine Kong  
Insurance Service Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7176  
Main Line: +65 6305 7299  
Main Fax: +65 6474 3643  
[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)  
<http://www.vw.com.sg>



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Internal

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**From:** Nivitha (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** Tuesday, 25 February 2020 11:58 AM

**To:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>; 'assignments' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>



**Cc:** Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Goh Edmund (VGS - SG/Singapore) <[edmund.goh@vw.com.sg](mailto:edmund.goh@vw.com.sg)>  
**Subject:** RE: [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

May we we put it at 10am?

Best Regards

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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**From:** Kong Charmaine (VGS - SG/Singapore) [<mailto:charmaine.kong@vw.com.sg>]  
**Sent:** Tuesday, 25 February 2020 11:55 AM  
**To:** Nivitha (LKK Auto); 'assignments'; 'Admin A'  
**Cc:** Wong MeiY (VGS - SG/Singapore); Cheong Pearlyn (VGS - SG/Singapore); Goh Edmund (VGS - SG/Singapore)  
**Subject:** RE: [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

Hi Nivitha,

How about 9.30am? Customer only available at early morning or 3pm.

Thanks.

Best regards,

Charmaine Kong  
Insurance Service Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7176  
Main Line: +65 6305 7299  
Main Fax: +65 6474 3643  
[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)  
<http://www.vw.com.sg>



Internal

**From:** Nivitha (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Tuesday, 25 February 2020 11:35 AM  
**To:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>; 'assignments' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Goh Edmund (VGS - SG/Singapore) <[edmund.goh@vw.com.sg](mailto:edmund.goh@vw.com.sg)>  
**Subject:** [EXT] RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

Dear Charmaine,

May we arrange at 11am instead?

Best Regards

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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**From:** Kong Charmaine (VGS - SG/Singapore) [<mailto:charmaine.kong@vw.com.sg>]  
**Sent:** Tuesday, 25 February 2020 11:33 AM  
**To:** assignments; Nivitha (LKK Auto); Admin A  
**Cc:** Wong Meiy (VGS - SG/Singapore); Cheong Pearlyn (VGS - SG/Singapore); Goh Edmund (VGS - SG/Singapore)  
**Subject:** REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SMA114X & SLL4942A ON 20.2.2020

Dear LKK,

Please arrange survey tomorrow 3pm at VW Alexandra. Please confirm.

Thanks.

Best regards,

Charmaine Kong  
Insurance Service Advisor  
Aftersales

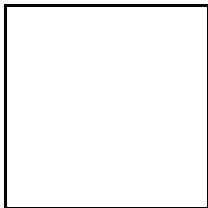
Volkswagen Group Singapore Pte Ltd  
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Main Fax: +65 6474 3643  
[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)  
<http://www.vw.com.sg>



**From:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>  
**Sent:** Tuesday, 25 February 2020 11:27 AM  
**To:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>  
**Subject:** Scan Image

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