

Your Ref.: SGP6203A/AXA  
Our Ref.: SJJ7443M

Date : 10<sup>th</sup> Mar 2020

AXA Insurance Pte Ltd  
Motor Claims Department

Dear Sir/Madam,

**Accident Involving SJJ7443M and SGP6203A on the 23 Feb 2015  
Along Toa Payoh Lor 2 Towards PIE and Lor 1**

We refer to the above accident.

We are instructed by the Owner of SJJ7443M to claim damages against you/your insured in connection with the above captioned road traffic accident.

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

|    |                                   |                          |
|----|-----------------------------------|--------------------------|
| a) | Cost of Repair                    | \$ 3,200.00              |
| b) | LTA fee                           | \$ 5.35                  |
| c) | Loss of Use for 08 days @\$80/day | \$ 640.00                |
|    |                                   | <b>Total \$ 3,845.35</b> |

Enclosed are the supporting documents for your perusal:-

- a) Repair Bill (Invoice No.4317)
- b) Certificate of Insurance
- c) LTA Search Fee
- d) Letter of Authorisation
- e) GIA report

Your early payment and amicable settlement is greatly appreciated.

Thank you and Best regards,



William Saw  
Workshop 99 Auto Services

**WORKSHOP 99**

AUTO SERVICES  
Reg No. 53038523J

Blk 9 Sin Ming Road  
#01-34  
Singapore 575644

PHONE (65) 6458-8460  
FAX (65) 6455-5379  
E-MAIL [workshop99@rocketmail.com](mailto:workshop99@rocketmail.com)

To: Whom It May Concern.

Dear Sir/ Madam,

**RE: LETTER OF AUTHORISATION**

I am the registered owner of      Vehicle Nos.      SJJ 7443M

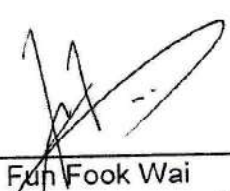
I refer to the accident involving      SJJ 7443M      And      SGP 6203A  
Along      Toa Payoh Lor 2 Towards PIE and Lor 1  
On the      23/02/2015      At About      18.20 Hrs.

I hereby authorize my repairer,      Workshop 99 Auto Services      of  
Blk 9, Sin Ming Road, #01-34, Singapore 575644, to give further instructions on my  
behalf concerning the said claim and as such, all future correspondence should be  
addressed to the said firm.

My Repairer is further authorized to receive all monetary claims and to give a valid  
discharge on my behalf. I also hereby appoint my repairer as my attorney and to sign  
any discharge voucher or any documents in connection with this claim on my behalf  
and for me.

Thank you.

Dated      24/02/2015



---

Name : Fun Fook Wai  
Nric Nos : S1309210/I  
Address : Blk 35 Toa Payoh Lor 5  
             #16-333  
             Singapore 310035  
Mobile : 9666-7283



### AXA THIRD PARTY DIRECT SETTLEMENT

|                         |                      |                    |
|-------------------------|----------------------|--------------------|
| Vehicle No:             | SGP 6203A (Insd veh) | Model: TOYOTA WISH |
|                         | SJJ 7443M (TP veh)   |                    |
| Date of Accident/ Time: | 23/02/2015           |                    |

|                                                                                                      |                                  |                                     |                      |
|------------------------------------------------------------------------------------------------------|----------------------------------|-------------------------------------|----------------------|
| Repair Estimate                                                                                      | : \$                             | 10,643.50                           |                      |
| Final Repair Cost                                                                                    | : \$                             |                                     |                      |
| Loss of Use                                                                                          | : \$                             |                                     | days at \$ per day   |
| Rental (if any)                                                                                      | : \$                             |                                     | days at \$ per day   |
| LTA / GIA Search Fee                                                                                 | : \$                             |                                     |                      |
| Others:                                                                                              | : \$                             |                                     |                      |
|                                                                                                      | : \$                             |                                     |                      |
| Final Settlement Sum                                                                                 | : \$                             | 3,050.00                            | (GLOBAL SUM)         |
| Payee Name : WORKSHOP 99 AUTO SERVICES                                                               |                                  |                                     |                      |
| Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)                       |                                  |                                     |                      |
| A)                                                                                                   | For Non GIA Registered Workshop: | Agreed Liability                    | 100 (%)              |
| B)                                                                                                   | For GIA Registered Workshop:     | BOLA Applicable: Yes/ <del>No</del> | BOLA Scenario No: 27 |
|                                                                                                      | BOLA Liability: _____ (%)        | Assessed Liability (*): _____ (%)   |                      |
| * Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply. |                                  |                                     |                      |
| Remarks:                                                                                             |                                  |                                     |                      |

#### NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for  their behalf in this accident.

Signature of Workshop representative / Workshop stamp  
Name of Representative: **Saw Seck Beng**  
Date: **22/09/2020**

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: **Tan Wei Ming**  
Date: **22/09/2020**

  
Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: **23/09/2020**



**WORKSHOP 99 AUTO SERVICES**

Blk 9 Sin Ming Road  
#01-34 Sin Ming Industrial Estate  
Singapore 575644.

T. (65) 6458 8460  
F. (65) 6455 5379  
E. workshop99@rocketmail.com

|      |             |             |      |
|------|-------------|-------------|------|
| Date | 10-Mar-2020 | Invoice No. | 4317 |
|------|-------------|-------------|------|

|                          |                        |        |           |
|--------------------------|------------------------|--------|-----------|
| <b>Owner Particulars</b> |                        |        |           |
| Name                     | Fun Fook Wai           |        |           |
| # Nos                    | S1309210/I             | Mobile | 9666-7283 |
| Address                  | Blk 35 Toa Payoh Lor 5 |        |           |
|                          | #16-333                |        |           |
|                          | Singapore 310035       |        |           |

|                            |                      |
|----------------------------|----------------------|
| <b>Vehicle Particulars</b> |                      |
| Number                     | SJJ 7443M            |
| Model                      | TOYOTA WISH 1.8 AUTO |
| Engine                     | 1ZZ3139505           |
| Chassis                    | JTDER12W703000773    |
| Year                       | 24 September, 2008   |

|                         |                                       |
|-------------------------|---------------------------------------|
| <b>Accident Details</b> |                                       |
| Date                    | 23 February, 2015                     |
| Time                    | 18.20 Hrs                             |
| Place                   | Toa Payoh Lor 2 Towards PIE and Lor 1 |

| QTY | DESCRIPTIONS                                                                             | UNITS | AMOUNTS     |
|-----|------------------------------------------------------------------------------------------|-------|-------------|
|     | Total Repair Costs On a Lump Sum Basis.<br>(Inclusive of Spare Parts and Labour Charges) |       | \$ 3,200.00 |
|     |                                                                                          |       |             |
|     |                                                                                          |       |             |
|     |                                                                                          |       |             |
|     |                                                                                          | Total | \$ 3,200.00 |

|         |                                     |
|---------|-------------------------------------|
| Dollars | Three Thousand And Two Hundred Only |
|---------|-------------------------------------|

| COMMENTS                                                             | COMPANY STAMP                                                                         |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 1. Goods sold are not refundable for Cash                            |  |
| 2. All Cheques are to make payable to<br>"Workshop 99 Auto Services" |                                                                                       |
| 3. E. & O.E.                                                         |                                                                                       |
|                                                                      |                                                                                       |
|                                                                      | Signature                                                                             |

Text size + -



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 24 Feb 2015 / 15:44:11

Receipt Date/Time : 24 Feb 2015 / 15:44:11

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-150224-000809

Previous Receipt No. :

S/N Item Description/

Business Transaction Reference No.

| Amount<br>Before<br>GST (S\$) | GST<br>Amount<br>(S\$) | Amount<br>After GST<br>(S\$) |
|-------------------------------|------------------------|------------------------------|
|-------------------------------|------------------------|------------------------------|

As at 23 Feb 2015/18:20:00

INSURANCE CO:AXA INSURANCE SINGAPORE PTE LTD

1 Insurance Enquiry - SGP6203A  
Enquiry Fee  
20150224154215769425

|      |      |      |
|------|------|------|
| 5.00 | 0.35 | 5.35 |
|------|------|------|

|                  |      |      |      |
|------------------|------|------|------|
| <b>Sub-Total</b> | 5.00 | 0.35 | 5.35 |
|------------------|------|------|------|

|                              |      |      |      |
|------------------------------|------|------|------|
| <b>Total Before Rounding</b> | 5.00 | 0.35 | 5.35 |
|------------------------------|------|------|------|

|                            |  |  |      |
|----------------------------|--|--|------|
| <b>Rounding Difference</b> |  |  | 0.00 |
|----------------------------|--|--|------|

|                             |  |  |      |
|-----------------------------|--|--|------|
| <b>Total Amount Payable</b> |  |  | 5.35 |
|-----------------------------|--|--|------|

Paid By

|                   |                                                 |      |
|-------------------|-------------------------------------------------|------|
| 20150224154225721 | Direct Debit: eNETS Debit<br>(Internet Banking) | 5.35 |
|-------------------|-------------------------------------------------|------|

|              |  |  |      |
|--------------|--|--|------|
| <b>Total</b> |  |  | 5.35 |
|--------------|--|--|------|

|                    |  |  |      |
|--------------------|--|--|------|
| <b>Cash Change</b> |  |  | 0.00 |
|--------------------|--|--|------|

|                        |  |  |      |
|------------------------|--|--|------|
| <b>Tendered Amount</b> |  |  | 5.35 |
|------------------------|--|--|------|

|                                 |  |  |      |
|---------------------------------|--|--|------|
| <b>Excess Refundable Amount</b> |  |  | 0.00 |
|---------------------------------|--|--|------|

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

05 AUGUST 2020

**KEK SIN SHEN STEVE**

**371 HOLLAND ROAD  
#13-03  
SINGAPORE 278698**

Dear Sir/ Mdm

**OUR REF : CC6/AXA15003994/Gga3q2-1**

**YOUR REF : SGP 6203A**

Type text here

**ACCIDENT INVOLVING SGP 6203A & SJJ 7443M ALONG/AT TOA PAYOH LOR 2 TWD  
PIE TOA PAYOH LOR 1 ON 23/02/2015**

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 claim from **WORKSHOP 99 AUTO SERVICES** acting on behalf of the owner of **SJJ 7443M** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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.

We 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 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) within 10 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:

- Private Settlement form between you and Third Party

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 AXA's prior knowledge and consent.

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), AXA 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 [6749 4274](tel:67494274) or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'Cecilia Chong', written in a cursive style.

Cecilia Chong  
Case Handler  
DID: 6749 4274  
FAX: 6741 4108  
EMAIL: [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com)

Cc     *AXA Insurance Pte Ltd*  
         *(Motor Claims Dept)*

## Cecilia Chong (LKK Auto)

---

**From:** CHAN Kian Chuan <kianchuan.chan@axa.com.sg>  
**Sent:** Tuesday, 22 September 2020 9:20 AM  
**To:** Cecilia Chong (LKK Auto)  
**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**Importance:** High

Hi Cecilia,

Please do your utmost for settlement not exceeding \$3,075.00 (all-in)

Thank you.

*\*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards,



---

**KC Chan** |  
Assistant Manager, Motor Claims Department  
AXA Insurance Pte Ltd

8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Customer Care No: 1800-880 4888  
Email: [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)  
[www.axa.com.sg](http://www.axa.com.sg)

We remain available to serve you during the circuit breaker period. For AXA's COVID-19 updates & initiatives, please visit <https://www.axa.com.sg/covid-19-updates>.



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---

**From:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** Monday, September 21, 2020 8:08 PM  
**To:** CHAN Kian Chuan <kianchuan.chan@axa.com.sg>  
**Subject:** [EXTERNAL] RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

### **3RD REMINDER**

Dear KC,



TP reject offer, propose \$3200.00. As TP reply: "If there is an intention to settle and close-off this matter, we can waive off the LOU and LTA fees as a gesture of goodwill. So we propose settlement of COR \$3,200.00 only."

Kindly let us have your approval/instruction.

Thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

---

**From:** Cecilia Chong (LKK Auto)

**Sent:** Tuesday, 1 September 2020 3:39 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**2<sup>ND</sup> REMINDER**

Dear KC,

TP reject offer, propose \$3200.00. As TP reply: "If there is an intention to settle and close-off this matter, we can waive off the LOU and LTA fees as a gesture of goodwill. So we propose settlement of COR \$3,200.00 only."

Kindly let us have your approval/instruction.

Thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



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---

**From:** Cecilia Chong (LKK Auto)

**Sent:** Monday, 17 August 2020 4:18 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Dear KC,

TP reject offer, propose \$3200.00. As TP reply: "If there is an intention to settle and close-off this matter, we can waive off the LOU and LTA fees as a gesture of goodwill. So we propose settlement of COR \$3,200.00 only."

Kindly let us have your approval/instruction.

Thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



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**From:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Sent:** Friday, 14 August 2020 4:13 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**Importance:** High

Hi Cecilia,

Please proceed to OTS as follows:

Without any admission of liability for the sake of settlement and closure to this matter.

COR: \$2,500.00

LOU: \$400.00 (5days)  
LTA: \$5.35  
TOTAL: \$2,905.35 ~ \$2,950.00 (all-in)

Please put a note ('should there have any evidence surfaces after the settlement, we reserve our rights to recover all payment paid with cost from you'.)

Thank you.

*\*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards,



---

**KC Chan** |  
Assistant Manager, Motor Claims Department  
AXA Insurance Pte Ltd

8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Customer Care No: 1800-880 4888  
Email: [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)  
[www.axa.com.sg](http://www.axa.com.sg)

We remain available to serve you during the circuit breaker period. For AXA's COVID-19 updates & initiatives, please visit <https://www.axa.com.sg/covid-19-updates>.



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If you are not the intended recipient of the message, please notify the sender immediately.

---

**From:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Sent:** Friday, August 14, 2020 4:03 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** [EXTERNAL] RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Hi KC,

Attached is a email from TP claimant to his repairer.

Kindly let us have your instruction to settle at best.

Thanks

**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,  
Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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---

**From:** Cecilia Chong (LKK Auto)

**Sent:** Thursday, 13 August 2020 4:28 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Hi KC,

Attached is the email from TP.

Will email TP again to clarify with their client again.

Thanks

**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,  
Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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---

**From:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Sent:** Thursday, 13 August 2020 4:11 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**Importance:** High

Hi Cecilia,

Please attached TP email reply.  
And reply TP to seek clarification with his client.



Thank you.

*\*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards,



---

**KC Chan** |  
Assistant Manager, Motor Claims Department  
AXA Insurance Pte Ltd

8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Customer Care No: 1800-880 4888  
Email: [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)  
[www.axa.com.sg](http://www.axa.com.sg)

We remain available to serve you during the circuit breaker period. For AXA's COVID-19 updates & initiatives, please visit <https://www.axa.com.sg/covid-19-updates>.



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---

**From:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Sent:** Thursday, August 13, 2020 4:06 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** [EXTERNAL] RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Hi KC,

TP repairer dispute in rejection.

As claimant say that OI did not pay him any cents.

TP repairer expect an offer from us within a week.

Kindly let us have your instruction to settle at best.

Thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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



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---

**From:** Cecilia Chong (LKK Auto)

**Sent:** Thursday, 13 August 2020 3:35 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Hi KC,

Content noted. Will pass down the message to OI and submission of case closure if within 5 days no disputing from TP.

Many thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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



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---

**From:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Sent:** Thursday, 13 August 2020 3:24 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**Importance:** High

Hi Cecilia,

No it wont be reinstated, anyway be it NCD reinstate or not it also wont affect insured as this accident is on 2015 which is 5 yr ago there wont be any impact any gain or losses to insured in terms of his NCD.

Thank you.

*\*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards,



---

KC Chan |

Assistant Manager, Motor Claims Department  
AXA Insurance Pte Ltd

8 Shenton Way, #24-01 AXA Tower, Singapore 068811

Customer Care No: 1800-880 4888

Email: [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)

[www.axa.com.sg](http://www.axa.com.sg)

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---

**From:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Sent:** Thursday, August 13, 2020 3:07 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** [EXTERNAL] RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Hi KC,

Content noted.

OI asking, if TP did not dispute in the rejection, will the NCD be re-instate back?

As this incident was made in private settlement.

Kindly advice.

Many thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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**From:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Sent:** Thursday, 13 August 2020 12:06 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**Importance:** High

Hi Cecilia,

Since insured is adamant that he indeed did paid TP \$1,000.00 as a form of private settlement, please reject TP claim on the basis that there is private settlement among both parties and hence this claim had been resolved between both parties.

With regards to the NCD issue, it will only be affect once on the policy year, if NCD had been affected previously we will not affect it again for the same accident.

Thank you.

*\*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards,



---

**KC Chan** |

Assistant Manager, Motor Claims Department

AXA Insurance Pte Ltd

8 Shenton Way, #24-01 AXA Tower, Singapore 068811

Customer Care No: 1800-880 4888

Email: [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)

[www.axa.com.sg](http://www.axa.com.sg)

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**From:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Sent:** Thursday, August 13, 2020 11:34 AM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** [EXTERNAL] RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Hi KC,

Have spoken to OI over the phone.

OI claim that previously TP did mention to him that the damage is at the bumper and message OI to pay third party on the repair cost of less than \$1K and that was after may 2015.  
(after our ex colleague contacted him of notifying on the TP claim and NCD issue).

Thereafter, he paid the amount that TP asking for in cash with no documentation done. (Currently he does not have the message or documents proof as is 5 years ago).

And even state that when he bought new vehicle thereafter, the NCD is already deducted by AXA insurance.

So OI ask, if there is no proof of showing the private settlement, he can allow us to settle this matter if his NCD will not be affected again in regards to this accident that happen 5years ago, so kindly advice if NCD will be affected again for this time? If will be affected again on the same accident matter, OI disagree to settle and will want to go for legal ways to fight this matter.

If there is any unclear issue in this email, please do not hesitate to contact me at my mobile number 8891 1278 as I am currently still working from home.

Many thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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**From:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Sent:** Tuesday, 4 August 2020 6:27 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**Importance:** High

Hi Cecilia,

As per insured report, insured reported that there is private settlement.



COR: \$2,500.00  
LOU: \$480.00 (6days)  
LTA: \$5.35  
TOTAL: \$2,985.35~ \$3,000.00 (all-in)

11

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**From:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Sent:** Tuesday, July 14, 2020 10:15 AM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** [EXTERNAL] RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Dear KC,

We refer to the email below.

We have yet to hear from you and TP is chasing for settlement.

Kindly advice if we may proceed with DS with TP.

If green light is on at your end, kindly let us have your mandate approval.

Thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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**From:** Cecilia Chong (LKK Auto)

**Sent:** Monday, 29 June 2020 3:02 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Dear KC,

TP repairer inform that vehicle did undergo repair.

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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**From:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Sent:** Monday, 20 April 2020 9:23 AM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**Importance:** High

Hi Cecilia,

Please advise had TPV been de-registered?

Thank you.

*\*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards



---

**KC Chan** | Senior Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)

Email: [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)

Customer Care No. 1800 8804888



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---

**From:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Sent:** Sunday, April 19, 2020 10:36 AM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** [EXTERNAL] FW: YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

**2<sup>ND</sup> REMINDER**

Dear KC,

No record found in merimen.

So I got no choice to private email you to seek mandate.

Kindly refer to attached for the mandate IA and other documents.

Let us have your mandate approval soon.

Thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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**From:** Cecilia Chong (LKK Auto)

**Sent:** Friday, 20 March 2020 12:44 PM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** YOUR REF: C0336192 (OUR REF: CC6/AXA15003994/Gga3q2-1) \*\*\* ACCIDENT INVOLVING SGP 6203A(OI) & SJJ 7443M(TP) ON 23/02/2015 \*\*\*

Dear KC,

No record found in merimen.

So I got no choice to private email you to seek mandate.

Kindly refer to attached for the mandate IA and other documents.

Let us have your mandate approval soon.

Thanks

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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