

Re: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) * LKK REF: CC6/AIG20004447/Kpa3**

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

Sun 7/3/2021 11:28 AM

To: Lily Loi <lily.loi@ow.sg>

Cc: Admin A <admin-a@lkkauto.com>

 1 attachments (193 KB)

DV_SMQ6255Z.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.

“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 | fax: 6741 4108

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

From: Lily Loi <lily.loi@ow.sg>

Sent: Saturday, 6 March 2021 11:02 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/Kpa3

Hi Hsiao Tong,

We accepted your offer.

Kindly forward DV.

Thank you.

--

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011



Head Office: 8 Kung Chong Road Singapore 159143
Branch: 0A Serangoon North Ave 5 Singapore 554500
Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05 Singapore 568047

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Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

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

Sent: Friday, 5 March 2021 4:29 PM

To: Lily Loi <lily.loi@ow.sg>

Cc: Kaitlyn Chio <kaitlyn.chio@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/Kpa3

Without Prejudice

Hi Lily,

We have sent an offer on 29/01/2021. See attached.

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 | Fax: 6741 4108

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

S(408933)

From: Lily Loi <lily.loi@ow.sg>

Sent: Friday, 5 March 2021 4:27 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Kaitlyn Chio <kaitlyn.chio@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/Kpa3

Hi Hsiao Tong,

Any update of this case?
Thank you.

--

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA WERKZ PTE. LTD.

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Friday, 29 January 2021 9:06 AM

To: Lily Loi <lily.loi@ow.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Kaitlyn Chio <kaitlyn.chio@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/Kpa3

Dear Sir / Madam,

Thank you for your email.

Case reassign to HT.

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

Hi HT,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Lily Loi <lily.loi@ow.sg>

Sent: Thursday, 28 January, 2021 7:13 PM

To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: Kaitlyn Chio <kaitlyn.chio@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>
Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Hi Sir,

Please re-assign a new officer for this case.
Thank you.

--

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department
D: +65 6481 1522 | F: +65 6481 1011

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From: Lily Loi

Sent: Thursday, 28 January 2021 7:09 PM

To: EXSTAFF - Sharon Ten <sharon@ow.sg>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Kaitlyn Chio <kaitlyn.chio@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>

Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Hi Khanchna,

Any offer of this case?

--

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department
D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//WERKZ PTE. LTD.

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From: Sharon Ten <sharon@ow.sg>
Sent: Saturday, 28 November 2020 1:51 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Kaitlyn Chio <kaitlyn.chio@ow.sg>; Lily Loi <lily.loi@ow.sg>;
Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>
Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

We have not yet receive any reply or settlement proposal despite several emails and reminders to-date. It has been dragging almost 5 months since Letter of Demand submitted on 14/07/2020.

Would greatly appreciate your kind attention to the matter, and revert your proposed offer without further delay.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Sharon Ten
Sent: Wednesday, 11 November 2020 9:08 AM
To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>; Kaitlyn Chio <kaitlyn.chio@ow.sg>; Lily Loi <lily.loi@ow.sg>;
Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>
Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

We not yet receive any response to-date.

Kindly let us have your offer to close this case.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011



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From: Sharon Ten
Sent: Friday, 7 August 2020 8:56 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Kaitlyn Chio <kaitlyn.chio@ow.sg>; Lily Loi <lily.loi@ow.sg>;
Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>
Subject: RE: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

Please let us have your proposed offer without further delay.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department
D: +65 6481 1522 | F: +65 6481 1011



Head office: 8 Kung Chong Road Singapore 159143
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From: Lily Loi <lily.loi@ow.sg>
Sent: Tuesday, 14 July 2020 4:07 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Ling Ting An <tingan.ling@ow.sg>; Sharon Ten <sharon@ow.sg>;
Adeline Lim <adeline@ow.sg>; Jake Wee <jake.wee@ow.sg>
Subject: LOD - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Our Ref : SMQ6255Z / TP#1093
Your Ref : SLJ8881B / CC6/AIG20004447/ka3

Without Prejudice

Dear Motor Claims Department,

We refer to the above mentioned accident.

We are claiming as below:

- Cost of Repair (incl. of GST)	S\$406.60
- Loss of Use (Private Hirer)	S\$200.00 (S\$100 x 02 Days)
- GIA / LTA Search Fees	S\$2.00
Grand Total	S\$608.60

Your prompt attention is most grateful and look forward to your speedy settlement.
Thank you.

--

Best Regards,

Lily Loi (Ms.)

Senior Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Friday, 19 June 2020 5:15 PM

To: Sharon Ten <sharon@ow.sg>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Sirs/Madam,

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 be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject insurer's approval.

"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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Sharon Ten <sharon@ow.sg>

Sent: Friday, June 19, 2020 5:03 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

Addendum form already indicated no chain collision should be good enough.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Friday, 19 June 2020 2:36 PM

To: Sharon Ten <sharon@ow.sg>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

WITHOUT PREJUDICE

Dear Sharon,

Please advice your client to do GIA addendum on the statement and to state that this is not a chain collision.

Thank you.

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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Sharon Ten <sharon@ow.sg>

Sent: Tuesday, June 16, 2020 2:38 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

GIA report amended but not yet receive any response from you.

Kindly advise on the liability.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

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From: Sharon Ten
Sent: Saturday, 13 June 2020 2:40 PM
To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>
Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

Enclosed the amended GIA as per requested.

Kindly advise on the liability as soon as possible.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Monday, 8 June 2020 5:14 PM
To: Sharon Ten <sharon@ow.sg>
Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>
Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

WITHOUT PREJUDICE

Dear Sharon,

Please advice your client to amend the GIA report as there is no chain collision and forward that to us.

Our Insured confirmed that there is no chain collision as the third car is her spouse.

Thank you.

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,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Sharon Ten <sharon@ow.sg>
Sent: Monday, June 8, 2020 5:05 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>
Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

We have reinvestigate the matter with our client, he can't remember the 2nd car and 3rd car have any impact or not. After the impact, our client alighted from his car and 3rd car driver came to meet our client.

According to our client, 2nd car and 3rd car was couple. Our client adamant that he was totally stopped a while and sudden felt an impact from the rear.

Please forward your insured's damaged photo (front & rear) to support her statement.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department
D: +65 6481 1522 | F: +65 6481 1011

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Tel: (+65) 6452 6868 **Fax:** (+65) 6452 9223

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Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Monday, 8 June 2020 3:29 PM
To: Sharon Ten <sharon@ow.sg>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

WITHOUT PREJUDICE

Dear Sharon,

Our Insured does not have any accident video.

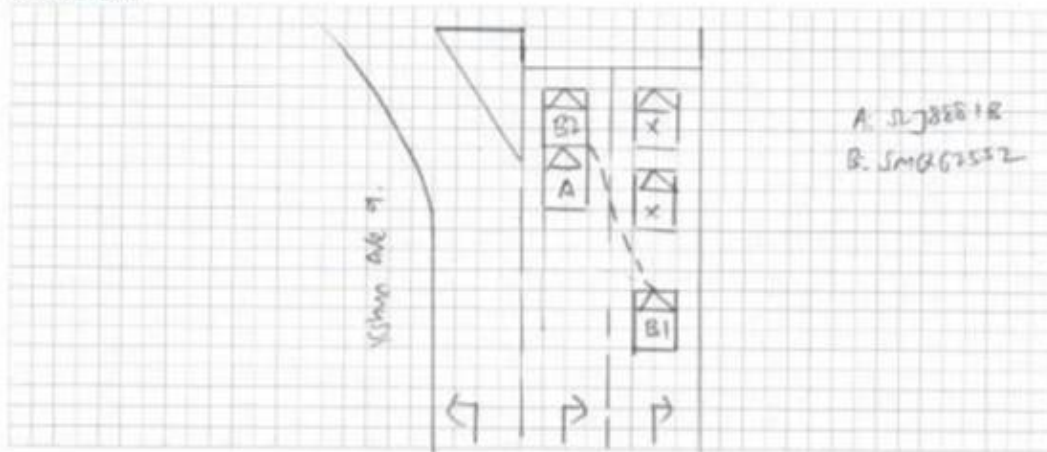
We noted that your client has reported the accident as three vehicle chain collision.

Our Insured did not report as chain collision. We append our Insured statement below.

Circumstances of Accident

ON STATED DATE AND TIME, I WAS TRAVELLING ALONG THE STATED VENUE. VEHICLE B WAS ON MY RIGHT SIDE SUDDENLY SWERVE ONTO MY LANE. AFTER HE SWERVE ONTO MY LANE, HE JAMMED BRAKE IMMEDIATELY. I BRAKE MY VEHICLE IN TIME. MY VEHICLE FRONT PORTION INTACT WITH VEHICLE B REAR PORTION.

SKETCH PLAN



Our Insured said that there is no chain collision. Please re-confirm with your client.

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,
Khanchna | Case Handler

LKK Auto Consultants Pte LtdDID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Sharon Ten <sharon@ow.sg>**Sent:** Saturday, June 6, 2020 1:42 PM**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>**Cc:** Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>**Subject:** RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

We not yet receive any response to-date.

Kindly look into this matter and reply our email.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//ERKZ™ PTE. LTD.**Head office:** 6 Kung Chong Road Singapore 159143**Branch:** 9A Serangoon North Ave 5 Singapore 554500**Branch:** 452 Tagore Industrial Ave Singapore 787823**Tel:** (+65) 6472 1313 **Fax:** (+65) 6472 2112**Tel:** (+65) 6484 9919 **Fax:** (+65) 6481 1011**Tel:** (+65) 6452 6868 **Fax:** (+65) 6452 9223www.ow.sg | www.facebook.com/OptimaWerkz

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From: Sharon Ten**Sent:** Monday, 18 May 2020 4:52 PM**To:** 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>**Cc:** 'Admin A' <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; 'assignments' <assignments@lkkauto.com>; 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>**Subject:** RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

Any update from your principal?

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Sharon Ten

Sent: Friday, 8 May 2020 11:40 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

We have mentioned that our client's no evidence dated on email 26/03/2020.

Your insured stated in the report that our client suddenly swerved onto her lane. Our client's vehicle damaged could not be on the center. Please forward the video footage to support your insured's statement.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, 29 April 2020 11:08 AM
To: Sharon Ten <sharon@ow.sg>
Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

WITHOUT PREJUDICE

Dear Sir/Madam,

The above matter refers.

Please be informed that liability is unclear for this matter.

We would like to request a copy of accident video footage/witness statement/scene photos/police investigation result. 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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Sharon Ten <sharon@ow.sg>
Sent: Wednesday, April 29, 2020 10:47 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

We not yet receive any response to-date.

Kindly look into this matter and reply our email.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//ERKZ™ PTE. LTD.**Head office:** 6 Kung Chong Road Singapore 159143**Branch:** 9A Serangoon North Ave 5 Singapore 554500**Branch:** 452 Tagore Industrial Ave Singapore 787823**Tel:** (+65) 6472 1313 **Fax:** (+65) 6472 2112**Tel:** (+65) 6484 9919 **Fax:** (+65) 6481 1011**Tel:** (+65) 6452 6868 **Fax:** (+65) 6452 9223www.ow.sg | www.facebook.com/OptimaWerkz

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From: Sharon Ten <sharon@ow.sg>**Sent:** Tuesday, 14 April 2020 4:59 PM**To:** 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>**Cc:** Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>**Subject:** Re: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice,

Dear Khanchna,

Any update from your principal?

Kindly look into this matter and reply our email.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

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From: Sharon Ten**Sent:** Tuesday, April 7, 2020 5:11 PM**To:** 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>**Cc:** Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

We not yet receive any response to-date.

Please reply as soon as possible.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Sharon Ten

Sent: Wednesday, 1 April 2020 4:42 PM

To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

Any update from your principal?

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Sharon Ten

Sent: Thursday, 26 March 2020 10:56 AM

To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Without Prejudice

Dear Khanchna,

According to our client, he didn't take any scene photo.

Your insured stated in the report that our client suddenly swerved onto her lane. Our client's vehicle damaged could not be on the center. Thus, we are in the view that our client's statement is more credible and consistent to the fact of your insured.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA WERKZ PTE. LTD.

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Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, 25 March 2020 4:42 PM

To: Sharon Ten <sharon@ow.sg>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; assignments <assignments@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

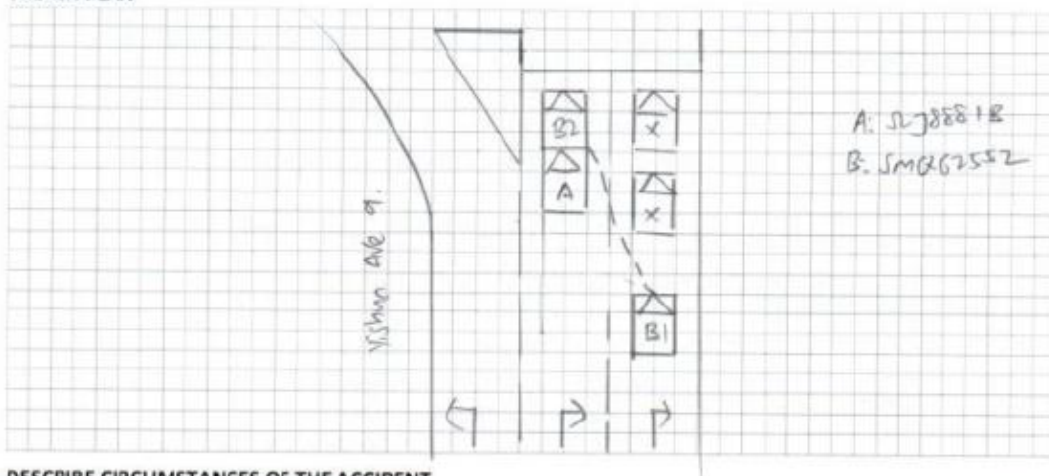
Subject: RE: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG) *** LKK REF: CC6/AIG20004447/ka3

Dear Sirs / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

refer to statement.

Circumstances of Accident

ON STATED DATE AND TIME, I WAS TRAVELLING ALONG THE STATED VENUE. VEHICLE B WAS ON MY RIGHT SIDE SUDDENLY SWERVE ONTO MY LANE. AFTER HE SWERVE ONTO MY LANE, HE JAMMED BRAKE IMMEDIATELY. I BRAKE MY VEHICLE IN TIME. MY VEHICLE FRONT PORTION INTACT WITH VEHICLE B REAR PORTION.

Please provide us the following.

- evidence i.e. video and scene photo.
- PIR result (if any)

Please note that for liability, claim negotiation and settlement, please contact Khanchna at 6841 2360.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Sharon Ten <sharon@ow.sg>

Sent: Tuesday, 24 March, 2020 4:13 PM

To: assignments <assignments@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>

Subject: TP Claims / Arrange Survey - Accident involving SMQ6255Z & SLJ8881B on 21/03/2020 (AIG)

Your Ref: SLJ8881B

Our Ref: SMQ6255Z

Dear Officer,

Has your insured reported?

Please arrange for survey.

Location: 9A Serangoon North Avenue 5

****Please avoid 1PM - 2PM**

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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