

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

Our Ref: CC3/AIG20005468/Kga3

12 NOVEMBER 2020

HENG LEASING PTE LTD 397 JOO CHIAT ROAD SINGAPORE 427628

Dear Sir/Madam,

ACCIDENT INVOLVING SMM 560C & SHD 258H ON 27/04/2020

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from SHD 258H.

Based on the accident report and accident scenario and pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 22/11/2020, 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 note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Cecilia Chong Case Handler DID: 6749 4274 FAX: 6741 4108

EMAIL: Ceciliachong@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd (Motor Claims Dept)

Hsiao Tong (LKKAuto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Thursday, 27 October 2022 10:39 AM

To: Cecilia Chong (LKK Auto); Hsiao Tong (LKKAuto)

Cc: Khoo, Kay-Eng; Admin A

Subject: RE: YOUR REF: 0479826315SG (SHD 258H) / OIV: SMM 560C / DOA: 27042020

Hi Hsiao Tong,

Please upload your correspondence(s) with TP in Merimen and submit WP report for closure.

Thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner – Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.sg

From: Ler, Bernard-JQ Sent: 26 May 2022 14:42

To: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Cc: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Admin A <admin-a@lkkauto.com> Subject: RE: YOUR REF: 0479826315SG (SHD 258H) / OIV: SMM 560C / DOA: 27042020

Hi Cecilia,

Please maintain 50%, on the merit that TP is moving out from parking lot and OID is making a turn. Understand that TP claimed that TPD is stationary but there is no evidence to support their stance.

Thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner – Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.sg

From: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Sent: 19 May 2022 08:37

To: Ler, Bernard-JQ < Bernard-JQ.Ler@aig.com>

Cc: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: YOUR REF: 0479826315SG (SHD 258H) / OIV: SMM 560C / DOA: 27042020

This message is from an external sender; be cautious with links and attachments.

Hi Bernard,

As per our tele-conversation on April to check if OID has the PIR.

I have managed to get Mr Goh yesterday evening. He mentions that he does not have PIR or any other evidence.

He mentions that the accident happens on year 2020 and he mention that he has already deleted or disregards whatever letters he has received previously as thought matter already resolve.

And the above-mentioned vehicle was no longer driven by him as well. So far, no dispute from OID as he also can't really recall back the incident on that day since has passed for 2 years.

As such, kindly let us have your further instruction to maintained 50/50 settlement or in full as our opinion maintained at 50% since both parties does not have concrete evidence to support their report.

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

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: <u>CeciliaChong@lkkauto.com</u> 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: Monday, 28 March 2022 4:10 pm

To: Ler, Bernard-JQ < Bernard-JQ.Ler@aig.com>

Cc: Khoo, Kay-Eng <<u>Kay-Eng.Khoo@aig.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>> Subject: RE: YOUR REF: 0479826315SG (SHD 258H) / OIV: SMM 560C / DOA: 27042020

Dear Bernard,

Kindly call me to further discuss this case.

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

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: 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: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Friday, 25 March 2022 3:21 pm

To: Cecilia Chong (LKK Auto) < ceciliaChong@lkkauto.com

Cc: Khoo, Kay-Eng < Kay-Eng. Khoo@aig.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: YOUR REF: 0479826315SG (SHD 258H) / OIV: SMM 560C / DOA: 27042020

Importance: High

Hi Cecilia,

Please obtain PIR and scene photos as requested. We are unable to accept this case being litigated in the absence of evidence(s) and also the delay from your end.

We have been warning that this case is under Trans-Cab and chances are they will litigate the matter should there be no settlement.

Please act on this case urgently.

Hi Kay Eng,

Fyi.

Thanks.

Best Regards,

Bernard Ler

Complex Claims Examiner – Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.sg

From: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Sent: 22 March 2022 16:35

To: Ler, Bernard-JQ < Bernard-JQ.Ler@aig.com>

Subject: [EXTERNAL] YOUR REF: 0479826315SG (SHD 258H) / OIV: SMM 560C / DOA: 27042020

This message is from an external sender; be cautious with links and attachments.

Dear Bernard,

TP repairer inform that they are unable to accept the liability of 50/50 and has informed that they have pass the case to lawyer for handling.

Kindly let us have your approval to submit WP and close the case.

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

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: <u>CeciliaChong@lkkauto.com</u> FAX: 6741-4108

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



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

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The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF: CC3/AIG20005468/Kga3

Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Thu 7/7/2022 4:07 PM

To: 'Wai Yin Ng' <waiyin.ng@transcab.com.sg>

Cc: Admin A <admin-a@lkkauto.com>;'Claims' <claims@transcab.com.sg>

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Your ref: SHD 258H

Our Ref: CC3/AIG20005468/Kga3

Dear Sir/Madam,

ACCIDENT INVOLVING SMM560C & SHD258H on 27/04/2020

We refer to the above matter.

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s AIG ASIA PACIFIC INSURANCE PTE LTD.

Please revert on the offer acceptance within 3 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

"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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: [mailto:CeciliaChong@lkkauto.com%7C]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: Friday, 27 May 2022 9:07 am

To: Wai Yin Ng <waiyin.ng@transcab.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Claims <claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

3RD REMINDER

WITHOUT PREJUDICE

Dear Wai Yin,

We have our principal instruction to maintained our stand at 50/50 settlement.

Therefore, we maintain our last offer of \$1488.15 (all-in).

Kindly confirm acceptance.

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."

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

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [mailto:CeciliaChong@lkkauto.com%7C]CeciliaChong@lkkauto.com| FAX: 6741-4108

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



From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 16 March 2022 8:25 am **To:** Wai Yin Ng <<u>waiyin.ng@transcab.com.sg</u>>

Cc: Admin A <admin-a@lkkauto.com>; Claims <claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

2ND REMINDER

WITHOUT PREJUDICE

Dear Wai Yin,

We have our principal instruction to maintained our stand at 50/50 settlement.

Therefore, we maintain our last offer of \$1488.15 (all-in).

Kindly confirm acceptance.

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."

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

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [mailto:CeciliaChong@lkkauto.com%7C]CeciliaChong@lkkauto.com| FAX: 6741-4108

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



From: Cecilia Chong (LKK Auto)

Sent: Friday, 14 January 2022 5:03 pm

To: Wai Yin Ng < <u>waiyin.ng@transcab.com.sg</u>>

Cc: Admin A <admin-a@lkkauto.com>; Claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

WITHOUT PREJUDICE

Dear Wai Yin,

We have our principal instruction to maintained our stand at 50/50 settlement.

Therefore, we maintain our last offer of \$1488.15 (all-in).

Kindly confirm acceptance.

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."

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.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [mailto:CeciliaChong@lkkauto.com%7C]CeciliaChong@lkkauto.com| FAX:

6741-4108

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

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From: Wai Yin Ng <<u>waiyin.ng@transcab.com.sg</u>>
Sent: Thursday, 2 December 2021 11:53 am

To: Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com

Cc: Admin A <admin-a@lkkauto.com>; Claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

Without prejudice

Dear Cecilia

We do not have PIR due to no police involve for this case.

Thank You Best Regards, Ng Wai Yin

Finance Department TEL: 6603 1265 Ext.308

- * Please be reminded that all claims correspondence to be send to claims@transcab.com.sg
- * Kindly let us have the discharge voucher within the next 30 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

TRANS-CAB SERVICES PTE LTD No. 2 Ang Mo Kio Street 63

Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

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

Sent: Tuesday, 30 November, 2021 3:42 PM **To:** Wai Yin Ng <<u>waiyin.ng@transcab.com.sg</u>>

Cc: Admin A <admin-a@lkkauto.com>; Claims <claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

2ND REMINDER

WITHOUT PREJUDICE

Dear Wai Yin,

Our principal instructs to request for scene photos and PIR.

Kindly let us have a copy of it.

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."

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: [mailto:CeciliaChong@lkkauto.com%7C]CeciliaChong@lkkauto.com| fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Cecilia Chong (LKK Auto)

Sent: Monday, 6 September 2021 6:26 pm **To:** Wai Yin Ng <<u>waiyin.ng@transcab.com.sg</u>>

Cc: Admin A <admin-a@lkkauto.com>; Claims <claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

WITHOUT PREJUDICE

Dear Wai Yin,

Our principal instruct to request for scene photos and PIR.

Kindly let us have a copy of it.

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."

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.

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [mailto:CeciliaChong@lkkauto.com%7C]CeciliaChong@lkkauto.com | fax: 6741-4108

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



From: Wai Yin Ng < waiyin.ng@transcab.com.sg>

Sent: Monday, 5 July 2021 4:33 PM

To: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>; Claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

Without prejudice

Dear Cecilia

We only request for the breakdown of 50% instead of accept the offer.

When the accident happening, our taxi is quite distance from the parking lot and in straight position while your insured is turning position.

As such, we regret to inform that we are maintain our position to settle at 100%.

Kindly confirm.

Thank You Best Regards, Ng Wai Yin Finance Department

TEL: 6603 1265 Ext.308

- * Please be reminded that all claims correspondence to be send to claims@transcab.com.sg
- * Kindly let us have the discharge voucher within the next 30 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

TRANS-CAB SERVICES PTE LTD No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

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

Sent: Monday, 5 July, 2021 12:24 PM

To: Wai Yin Ng < waiyin.ng@transcab.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Claims <claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

WITHOUT PREJUDICE

Dear Wai Yin,

We refer to our 50/520 email to your end on 12/11/2020 and your acknowledge acceptance of 50/50 email dd 13/11/2020.

You have accepted and request for 50/50 breakdown of offer.

Thus, in view of above we maintain stand at our last offer.

Moreover, your driving is coming out of parking lot, and that our insured is turning right. Thus, 50/50 is fair and reasonable.

Kindly confirm acceptance.

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.

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Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [mailto:CeciliaChong@lkkauto.com%7C]CeciliaChong@lkkauto.com fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Wai Yin Ng < waiyin.ng@transcab.com.sg>

Sent: Monday, 5 July 2021 11:03 AM

To: Cecilia Chong (LKK Auto) < ceciliaChong@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Claims <claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

Without prejudice

Dear Cecilia

Based on both parties report and sketch plan, our taxi is <u>ALREADY</u> moving out from the parking lot. Furthermore, when the impact happening our taxi is straight position and your client is turning to the right. As such, we are of the view that our driver is not liable for the accident.

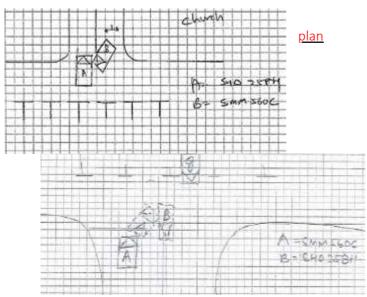
Your client refuse to give way to our taxi who traveling straight, if your client making a stop before turning, the collision won't be happening.

For a quick amicable settlement, we are prepared to settle our claims at \$2,968.88.

Please proceed to send us the DV.

Our taxi (SHD258H) sketch plan

Your client (SMM560C) sketch



Thank You Best Regards, Ng Wai Yin Finance Department TEL: 6603 1265 Ext.308

- * Please be reminded that all claims correspondence to be send to claims@transcab.com.sg
- * Kindly let us have the discharge voucher within the next 30 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

TRANS-CAB SERVICES PTE LTD No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

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

Sent: Wednesday, 21 April, 2021 5:39 PM **To:** Wai Yin Ng < <u>waiyin.ng@transcab.com.sg</u>> **Cc:** Claims < <u>claims@transcab.com.sg</u>>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

WITHOUT PREJUDICE

Dear Wai Yin,

We are pleased to offer \$ 1488.15 (all-in).

Kindly confirm acceptance.

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [mailto:CeciliaChong@lkkauto.com\674]CeciliaChong@lkkauto.com | fax: 6741-4108

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

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From: Wai Yin Ng [mailto:waiyin.ng@transcab.com.sg]

Sent: Friday, 13 November 2020 8:28 AM

To: Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com

Cc: Claims < claims@transcab.com.sg>

Subject: FW: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

Without prejudice

Dear Cecilia

Kindly let us have the breakdown of 50%.

Thank You Best Regards, Ng Wai Yin

Finance Department TEL: 6603 1265 Ext.308

- * Please be reminded that all claims correspondence to be send to claims@transcab.com.sg
- * Kindly let us have the discharge voucher within the next 30 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

TRANS-CAB SERVICES PTE LTD No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

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

Sent: Thursday, 12 November, 2020 7:11 PM To: 'Wai Yin Ng' < waiyin.ng@transcab.com.sg>

Cc: 'Claims' < claims@transcab.com.sg>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

WITHOUT PREJUDICE

Dear Wai Yin,

We refer to the above matter. Attached is a copy of Our Insured's report for your reference.

Based on both parties report, your client was moving out from the parking lot and Our Insured was making a right turn. However, our insured has make a stop at the stop line before proceeding to make a right turn.

We are in the view that both parties should practice caution in a fairly manner.

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, we are prepared to offer 50% towards your client's claim.

Kindly confirm.

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [mailto:CeciliaChong@lkkauto.com\674]CeciliaChong@lkkauto.com | fax: 6741-4108

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



From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 16 September 2020 2:49 PM **To:** Wai Yin Ng <<u>waiyin.ng@transcab.com.sg</u>>

Cc: Claims < <u>claims@transcab.com.sg</u>>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

WITHOUT PREJUDICE

Dear Wai Yin,

We have yet to receive OI report.

We will revert back when OI report receive.

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."

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: [mailto:CeciliaChong@lkkauto.com%7C]CeciliaChong@lkkauto.com fax: 6741-4108

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



From: Wai Yin Ng <waiyin.ng@transcab.com.sg> Sent: Wednesday, 16 September 2020 2:24 PM

To: Cecilia Chong (LKK Auto) < ceciliaChong@lkkauto.com

Cc: Claims < claims@transcab.com.sg>

Subject: FW: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

Without prejudice

Dear Cecilia

Are there any offer making to us?

Thank You Best Regards, Ng Wai Yin

Finance Department TEL: 6603 1265 Ext.308

*** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg

TRANS-CAB SERVICES PTE LTD No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Thursday, 4 June, 2020 4:26 PM

To: Zhe Wei < zhewei.kek@transcab.com.sg; Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com

Cc: claims < claims@transcab.com.sg>; Admin A < admin-a@lkkauto.com>

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020 *** LKK REF:

CC3/AIG20005468/Kga3

Dear Sir / Madam,

Thank you for your email.

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

Hi Cecilia,

Kindly assist.

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

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.

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: Zhe Wei [mailto:zhewei.kek@transcab.com.sg]

Sent: Thursday, 4 June 2020 4:23 PM

To: Admin A **Cc:** claims

Subject: RE: TCS REF: AAD2004-088 -- Accident involving SMM560C & SHD258H on 27/04/2020

Without Prejudice

Dear Sir

We are making a claim against your client SMM560C.

Enclosed is our LOD for your perusal and action.

Original hard copy will mailed to you by post.

Hope to receive your offer soon.

Thank you.

Best Regards, Kek Zhewei Claims Officer

TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111 Main Line :(65) 6287 6666 Fax Line: (65) 6257 1330 Website: www.transcab.com.sg



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