

Khanchna (LKK Auto)

Subject: FW: Reject TP claim - SMQ2599H Your ref: YP3996B Our ref: SMQ2599H D.O.A: 28/04/2020 *** LKK REF: CC6/CTI20005496/Kka3

From: Khanchna (LKK Auto)
Sent: 6 October 2020 11:47 AM
To: city auto <cityauto@singnet.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Reject TP claim - SMQ2599H Your ref: YP3996B Our ref: SMQ2599H D.O.A: 28/04/2020 *** LKK REF: CC6/CTI20005496/Kka3

WITHOUT PREJUDICE

Dear Ms. Quak,

We refer to the above matter.

Kindly be informed that our principal maintain rejection and we are unable to look into your client's claim.

Based on the accident video, Third party had crossed the double stripped white line thus causing Insured driver to hit onto him. Third party should stay behind the stripped white lines so as not to cause obstruction to the main road.

We will close the matter at our end.

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."

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: city auto <cityauto@singnet.com.sg>

Sent: 24 July 2020 2:55 PM

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

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

Subject: RE: Reject TP claim - SMQ2599H Your ref: YP3996B Our ref: SMQ2599H D.O.A: 28/04/2020 ***
LKK REF: CC6/CTI20005496/Kka3

Dear Khanchna,

As we approach to the exist of the filter lane, our client stopped within our lane. From the video, it is very obvious that your insured was speeding and driving recklessly. While exiting the filter lane, he tried to cut into the first lane which suppose to be our client's lane therefore resulted in the collision. We seek your understanding as the video clearly show the lorry cutting close into the first lane of Tampines Ave 5.

Our client would not accept the rejection. Kindly review your assessment and offer a favorable reply.

Thank you

Best Regards,

Mrs. Quak
City Auto Pte Ltd
Blk 8 Sin Ming Industrial Estate
#01-58/60/62 Singapore 575643
Tel: +65-6453 1235 (6 Line)
Fax: +65-6453 7944
Email: cityauto@singnet.com.sg

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

Sent: Tuesday, June 30, 2020 1:50 PM

To: City Auto <cityauto@singnet.com.sg>

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

Subject: RE: Reject TP claim - SMQ2599H Your ref: YP3996B Our ref: SMQ2599H D.O.A: 28/04/2020 ***
LKK REF: CC6/CTI20005496/Kka3

WITHOUT PREJUDICE

Dear Vronica,

We refer to the above matter.

Based on the accident video, we are of the view that liability is down against your client as Third party had crossed the double stripped white line thus causing Insured driver to hit onto him. Third party should stay behind the stripped white lines so as not to cause obstruction to the main road.

Kindly be informed that our principal maintain rejection and we are unable to look into your client's claim.

We will now close the matter at our end.

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.

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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: Khanchna (LKK Auto)

Sent: Wednesday, 24 June 2020 1:35 PM

To: City Auto <cityauto@singnet.com.sg>

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

Subject: RE: Reject TP claim - SMQ2599H Your ref: YP3996B Our ref: SMQ2599H D.O.A: 28/04/2020 ***

LKK REF: CC6/CTI20005496/Kka3

WITHOUT PREJUDICE

Dear Vronica,

We will seek instructions from our principal and revert.

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: City Auto <cityauto@singnet.com.sg>

Sent: Wednesday, June 24, 2020 1:31 PM

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

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

Subject: RE: Reject TP claim - SMQ2599H Your ref: YP3996B Our ref: SMQ2599H D.O.A: 28/04/2020 ***
LKK REF: CC6/CTI20005496/Kka3

Dear Khanchna,

Please see attached the email form our client.

Kindly check and revert to us.

Thank you.

Best Regards,

Vronica Law

City Auto Pte Ltd
Blk 8 Sin Ming Industrial Estate,
#01-60/62 Sin Ming Road,
Singapore 575643
Tel : 6453 1235
Fax : 6453 7944

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

Sent: Monday, 22 June, 2020 4:06 PM

To: City Auto

Cc: Admin A

Subject: Reject TP claim - SMQ2599H Your ref: YP3996B Our ref: SMQ2599H D.O.A: 28/04/2020 *** LKK REF:
CC6/CTI20005496/Kka3

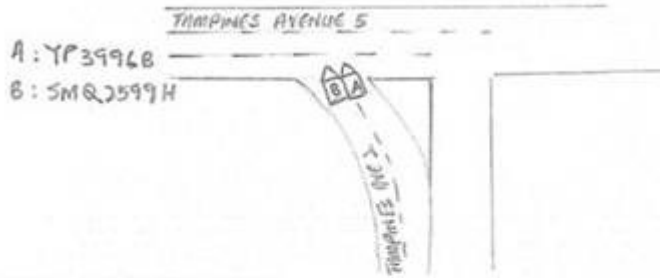
WITHOUT PREJUDICE

Dear Vronica,

We refer to the above matter.

We append below our Insured's statement for your easy reference:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 29/04/2020 at 21.45 hours, I was driving my vehicle YP3996B along Tampines Ave 2 towards Tampines Ave 5. At the junction of Tampines Ave 5, I was checking the on coming traffic. Vehicle SMQ2599H was driving beside my vehicle. Suddenly vehicle SMQ2599H drive towards my vehicle and hit onto my vehicle left side. No one was injured.
--

Based on the accident video, we are of the view that liability is down against your client as the third party driver should stay behind the broken white stripped lines so as not to cause obstruction to the main road.

As such, we have our principal's instruction to reject the claim and we are unable to look into your client's claim.

We will now close the matter at our end.

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)

City Auto

From: Mervyn Tan <mervyn@lumens.sg>
Sent: Thursday, 11 June, 2020 7:54 PM
To: City Auto
Cc: Kok How Tay; Eric Yong Jun Jie; Bruce Lee; Ryan Tan
Subject: Re: Accident involving SMQ2599H and YP3996B D.O.A: 28/04/2020
Attachments: 1.jpg; 2.jpg

Dear Mrs Quak,

We wish to request for re-offer as we've reviewed the accident video & found 3rd party more liable for our damages.

3rd party YP3996B was driving in a rash manner along the zebra crossing, did not stop at Give-Way Lane to traffic along Tampines Avenue 5.

Our accident video & damage photos proved that our hirer had stopped momentarily to give way to passing traffic but 3rd party continued through the Give-Way Lane at unsafe speeds, without lane discipline by manoeuvring into our hirer's turning direction (Lane 3 of Tampines Avenue 5) - when supposed to filter into Lane 2 instead.

We saw that (in 01:45 - 01:48 secs of video) 3rd party travelled close to our vehicle & attempted to turn sharply into Lane 3 but later swerved to Lane 2 - upon swiping our RH side & direct impact on the driver's door portion.

We strongly believe 3rd party is the proximate cause of accident & could reduce damage severity if travelled at lower speeds, taking due care/safety for surrounding traffic.

Attached photo 1 & photo 2 for reference.

Photo 1: Red line = Actual line of travel, Green light = Proper line of travel

Photo 2: Steering angle changed to swerve into Lane 2.

Regards,
Mervyn.

Khanchna (LKK Auto)

From: Pauline Tham <pauline.tham@sg.cntaiping.com>
Sent: 26 June 2020 5:21 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: TP appeal rejection - SNM20D201846/YP3996B/PAULINE - Accident Involving YP3996B (OI : CTI - TBA) and SMQ2599H (TP : LKK REF - CC6/CTI20005496/Kka3) on 28.04.2020

Dear Khanchna

We maintain our rejection for this case.

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted

Thanks.

Pauline Tham
Senior Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, June 24, 2020 2:12 PM
To: Pauline Tham <pauline.tham@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: TP appeal rejection - SNM20D201846/YP3996B/PAULINE - Accident Involving YP3996B (OI : CTI - TBA) and SMQ2599H (TP : LKK REF - CC6/CTI20005496/Kka3) on 28.04.2020

Dear Ms. Pauline,

We refer to the above matter and attachments herein.

We have sent e-mail to third party rejecting their claim but they are making an appeal and wants 80% liability against our Insured.

Third party are also looking into seeking GIA adjudication.

Please let us have your instructions.

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: Pauline Tham <pauline.tham@sg.cntaiping.com>

Sent: Monday, June 22, 2020 12:14 PM

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

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

Subject: RE: SNM20D201846/YP3996B/PAULINE - Accident Involving YP3996B (OI : CTI - TBA) and SMQ2599H (TP : LKK REF - CC6/CTI20005496/Kka3) on 28.04.2020

Dear KhanChna

Base on the video footage provided, Third party had crossed the double stripped white line thus causing insured to hit onto him.

Third party should stay behind the stripped white link so as not to cause obstruction to the main road.

Please reject the case.

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Thanks.

Pauline Tham
Senior Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Friday, June 12, 2020 1:35 PM
To: Pauline Tham <pauline.tham@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SNM20D201846/YP3996B/PAULINE - Accident Involving YP3996B (OI : CTI - TBA) and SMQ2599H (TP : LKK REF - CC6/CTI20005496/Kka3) on 28.04.2020

Dear Ms. Pauline,

We refer to the above matter and attachments herein.

Based on all documents at hand and third party's accident video, we are of the view that our Insured had collided onto stationary Third party vehicle.

As such, liability is down against Insured.

Kindly let us have your approval/views please.

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: Pauline Tham <pauline.tham@sg.cntaiping.com>
Sent: Monday, May 4, 2020 8:17 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: SNM20D201846/YP3996B/PAULINE - Accident Involving YP3996B (OI : CTI - TBA) and SMQ2599H (TP : LKK REF - CC6/CTI20005496/Kka3) on 28.04.2020

Dear Mei Kwan,

Oi report attached.

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Thanks.

Pauline Tham
Senior Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6541 | F: (65) 6224 7175

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From: Claims Dept of CTI
Sent: Saturday, May 2, 2020 9:46 PM
To: Pauline Tham <pauline.tham@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: O/R: SNM20D201846/YP3996B/PAULINE - Accident Involving YP3996B (OI : CTI - TBA) and SMQ2599H (TP : LKK REF - CC6/CTI20005496/Kka3) on 28.04.2020

Dear Pauline,

Please assist LKK.

Note : officer in charge – Pauline 63896541

*** Kindly quote our reference number when replying.

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at 6224 7175. Any inconvenience caused is much regretted.

Thank you.
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 63896116 | F: (65) 62247175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅城 Taiping SG

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, April 30, 2020 1:25 PM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving YP3996B (OI : CTI - TBA) and SMQ2599H (TP : LKK REF - CC6/CTI20005496/Kka3) on 28.04.2020

Dear Sir/ Madam,

We refer to the above matter.

We have received a new assignment from M/s City Auto Pte Ltd - Sin Ming and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Khanchna.

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)



Auto
Consultants
Pte Ltd

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

OUR REF: CC6/CTI20005496/Kka3

01 MAY 2020

**AANANDAS PTE LTD
2 YISHUN INDUSTRIAL STREET 1
#06-16
NORTH POINT BIZHUB
SINGAPORE 768159**

Dear Sir/ Mdm

ACCIDENT INVOLVING SMQ 2599H & YP 3996B ON 28/04/2020

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD** to deal with the third party claim against your policy.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information (for e.g. accident video) to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 10/06/2020, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

Yours sincerely,

Khanchua

Case Handler

DID: 6841 2360

FAX: 6741 4108

EMAIL: khanchua@lkkauto.com

Cc *CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD
(Motor Claims Dept)*