

## Cecilia Chong (LKK Auto)

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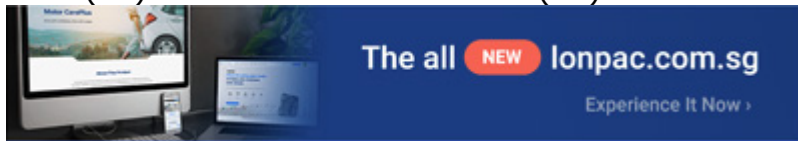
**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Friday, 14 August 2020 11:00 AM  
**To:** Bryan Ang (LKKAuto); Cecilia Chong (LKK Auto); Mei Kwan (LKKAuto)  
**Cc:** Admin A; MT\_Claim\_SG  
**Subject:** RE: Direct Settlement - Accident Involving GBH2441G (OI : LPC - 20/20/20/VC05/023344) and SHD9799D (TP : LKK REF - CC3/LPC20005718/Kga3) on 12.05.2020 [External General]

### Lonpac External - General

Thanks, Bryan.

Please proceed with your suggestion.

Regards,  
Ong Li Li  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road #17-04/07 The Concourse  
Singapore 199555  
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



*We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.*

*Lonpac External - General data is for internal / external use.*

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**From:** Bryan Ang (LKKAuto) [mailto:bryanang@lkkauto.com]  
**Sent:** Friday, 14 August 2020 10:41 AM  
**To:** ONG LI LI <llong@lonpac.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; MT\_Claim\_SG <mt\_claim@lonpac.com>  
**Subject:** RE: Direct Settlement - Accident Involving GBH2441G (OI : LPC - 20/20/20/VC05/023344) and SHD9799D (TP : LKK REF - CC3/LPC20005718/Kga3) on 12.05.2020 [External General]

Hi Cecilia

The onus is on claimant to prove their claim. Surveyor adjusted COR to \$220/-.

Our insured reported no contact. Suggest to deny claim first as quantum too small for claimant to engage solicitors. See what Transcab respond before reviewing case.

Dear Li Li

For your consideration.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

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**From:** ONG LI LI <[llong@lonpac.com](mailto:llong@lonpac.com)>

**Sent:** Friday, 14 August 2020 10:11 AM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBH2441G (OI : LPC - 20/20/20/VC05/023344) and SHD9799D (TP : LKK REF - CC3/LPC20005718/Kga3) on 12.05.2020 [External General]

## **Lonpac External - General**

Dear Cecilia

Please see attached and update Insured on your findings before proceeding further.

Btw, is surveyor able to identify whether the scratches were old/existing damages? Please address these concerns of Insured.

Thank you.

Regards,

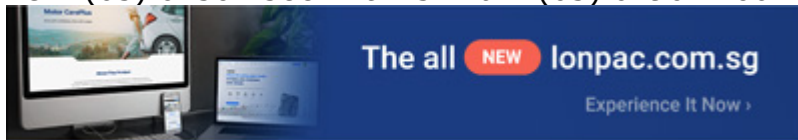
Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse

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Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



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

**Sent:** Thursday, 13 August 2020 8:45 PM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; ONG LI LI <[llong@lonpac.com](mailto:llong@lonpac.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBH2441G (OI : LPC - 20/20/20/VC05/023344) and SHD9799D (TP : LKK REF - CC3/LPC20005718/Kga3) on 12.05.2020 [External General]

Dear Lili,

We have review the matter and are in the view of 50/50 settlement.

As both parties does not hold any concrete evidence to support their claim.

Kindly let us have your instruction/approval to settle at best.

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 14 August 2020 11:52 AM  
**To:** Ng Wai Yin  
**Cc:** 'claims'  
**Subject:** RE: YOUR REF: AAD2005-027 (OUR REF: CC3/LPC20005718/Kga3) \*\*\* ACCIDENT INVOLVING GBH 2441G & SHD 9799D ON 12/05/2020 \*\*\*

Without Prejudice

Dear Wai Yin,

We refer to the above matter.

I understand that 50/50 is rejected from your end.

We have reviewed the matter and we are of the view that our driver is not liable for the accident. Based on Our Insured report, he did not hit onto your driver vehicle.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter unless concrete evidence(eg: PIR or Video footage) can be provided to support your claim that our driver has hit on your taxi.

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: [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.*

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

**Sent:** Friday, 14 August 2020 9:31 AM

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

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

**Subject:** RE: YOUR REF: AAD2005-027 (OUR REF: CC3/LPC20005718/Kga3) \*\*\* ACCIDENT INVOLVING GBH 2441G & SHD 9799D ON 12/05/2020 \*\*\*

Without prejudice

Dear Cecilia

We do not agree to the 50%.

Please settle this case according to BOLA front to rear collision.

Otherwise, please let us have your client evidence to support his version.

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](mailto:claims@transcab.com.sg)*

TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63

Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

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

**Sent:** Thursday, 13 August, 2020 8:44 PM

**To:** Ng Wai Yin <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>

**Cc:** 'claims' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>

**Subject:** RE: YOUR REF: AAD2005-027 (OUR REF: CC3/LPC20005718/Kga3) \*\*\* ACCIDENT INVOLVING GBH 2441G & SHD 9799D ON 12/05/2020 \*\*\*

WITHOUT PREJUDICE

Dear Wai Yin,

We have review the matter and we are in the view that for fair and amicably settlement, we prepared to offer 50% for this matter. (conflicting version)

Based on the Accident Scene photos, we are not able to see who has the right of way.

Please confirm.

Thanks