

Mei Kwan (LKKAuto)

From: OH Vale <vale.oh@axa.com.sg>
Sent: Tuesday, 19 May 2020 10:59 AM
To: Mei Kwan (LKKAuto)
Cc: Hsiao Tong (LKKAuto); Admin A; Asher Sng (LKKAuto)
Subject: RE: URGENT Re: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg) // AXA REF: C0431571

done

Best Regards

Vale Oh/A.Manager – Motor Claims
AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg
vale.oh@axa.com.sg
Customer Care No. 1800 8804888

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>.

Please consider the environment before printing this message

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, May 19, 2020 10:44 AM
To: OH Vale <vale.oh@axa.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: [EXTERNAL] RE: URGENT Re: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg) // AXA REF: C0431571

Dear Vale,

Please send back adjuster report / reopen case in Merimen.

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: Mei Kwan (LKKAuto)
Sent: Tuesday, 19 May 2020 10:16 AM

To: OH Vale

Cc: Hsiao Tong (LKKAUTO); Admin A; Asher Sng (LKKAUTO)

Subject: RE: URGENT Re: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg) // AXA REF: C0431571

Dear Vale,

Noted with 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.

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: OH Vale [<mailto:vale.oh@axa.com.sg>]

Sent: Tuesday, 19 May 2020 10:13 AM

To: Mei Kwan (LKKAUTO)

Cc: Hsiao Tong (LKKAUTO); Admin A

Subject: RE: URGENT Re: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg) // AXA REF: C0431571

Dear Mei Kwan

Refer to the attached.

Please proceed to negotiate with TP as we are down on liability, thanks.

Best Regards

Vale Oh/A.Manager – Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg

vale.oh@axa.com.sg

Customer Care No. 1800 8804888

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

Sent: Monday, May 18, 2020 5:34 PM

To: OH Vale <vale.oh@axa.com.sg>

Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: URGENT Re: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg) // AXA REF: C0431571

Dear Vale,

We refer to the below email.

Please let us have your further instruction.

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: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:LeeGek@smrt.com.sg>]

Sent: Monday, 18 May 2020 5:28 PM

To: CS A Team; Admin A

Subject: URGENT Re: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg)

Dear All,

We attach email of 14/5/20 from our insurer for your perusal.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

Sent: Friday, May 15, 2020 12:17 PM

To: CS A Team; Team A

Subject: URGENT Re: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg)

URGENT

Dear All,

We understand from our insurer that they have escalated your principal's subrogated claim to GIA and the Adjudicators ruled that Bola scenario 1 is applicable and liability apportionment is **100/0 (IP/RP) in our favour**.

Please let us have your offer of 100% by **22nd May 2020**, otherwise we will refer this matter to GIA. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd

From: Zaini (LKK Auto) [<mailto:Zaini@lkkauto.com>]
Sent: Wednesday, 26 July 2017 3:39 PM
To: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)
Cc: Vivian Lau (LKKAuto)
Subject: RE: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/Ig)

Without Prejudice

Dear Sirs,

We refer to your email below.

We have submitted your client's claim to our principal for further review.

As such, we regret to inform you that we have our principal's instructions to maintain deny liability of your client's claim.

We will close the matter on our end.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]
Sent: Friday, 21 July, 2017 6:56 PM
To: Zaini (LKK Auto)
Cc: Vivian Lau (LKKAuto)
Subject: RE: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/Ig)

Dear Zaini,

Please note that the traffic light is in favour of our driver. We attach our video footage for your perusal.

Moreover, your insured has emerged from a minor road.

Please review the matter otherwise we will escalate the matter to GIA for their deliberation.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd

From: Zaini (LKK Auto) [<mailto:Zaini@lkkauto.com>]
Sent: 21/07/2017 14:58
To: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)
Cc: Vivian Lau (LKKAuto)
Subject: RE: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/Ig)

Dear Sirs,

We refer to the below email.

Attach the enclosed copy of our Insured's statement and CCTV footage above for your reference.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Zaini (LKK Auto)

Sent: Friday, 21 July, 2017 2:42 PM

To: 'LeeGek@smrt.com.sg'

Cc: Vivian Lau (LKKAuto)

Subject: RE: Accident on 27/4/2017 involving SHB 214U & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg)

Your Ref: SHB 214U

Without Prejudice

Our Ref: CC4/AXA17008424/K1wg3

Dear Sirs,

ACCIDENT INVOLVING VEHICLES SLB 6230K AND SHB 214U ON 27/04/2017

We refer to the above matter.

Please be informed that our principal had further reviewed the matter and based on the available information and evidence at hand, our principal is in the view that our Insured is not liable of the accident.

Based on the enclosed copy of our Insured's CCTV footage, it was observed that your client's vehicle suddenly swerved lane which caused our Insured vehicle unable to stop in time and collided to your client's vehicle.

In view of the above, we regret to inform you and we have our principal's instruction and we are unable to further look into your claim.

As such, we will close file in our end.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA) [<mailto:LeeGek@smrt.com.sg>]

Sent: Monday, 12 June, 2017 3:44 PM

To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: Accident on 27/4/2017 involving SHB 214M & SLB 6230K - AXA (Our Ref: TAX/04/17/2181/lg)

Dear All,

We quantify our claim as follows:-

Cost of repairs	\$ 939.40
Loss of rental	\$ 382.02 (\$63.67 x 6 days)
Loss of income	\$ 360.00 (\$60.00 x 6 days)
LTA search fee	<u>\$ 5.00</u>
	\$1686.42
	=====

We attach the proof of rental, repair bill, laid-up report, GIA report of our taxi and LTA search for your perusal.

We have notified AXA on 28/4/17 at 9.39am and our taxi was surveyed on 28/4/17 at 1.04pm. We attach the emails for your perusal.

Please let us hear from you soon.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



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