

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 24 June 2020 2:41 PM  
**To:** Nitha  
**Cc:** 'Keong'; Admin A  
**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE  
TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]// LKK REF:  
CC4/LPC20006583/R1ps3

Without Prejudice

Dear Sirs/Mdm,

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 and admission of any liability to our Insured's part. 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 and approved by our principal.

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,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

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**From:** Nitha <nitha@mova.com.sg>  
**Sent:** Wednesday, 24 June 2020 12:19 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** 'Keong' <keong@mova.com.sg>

**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

Dear Hsiao Tong,

This are the scene photo that I have and it's show that my client fully in the lane and your insured behind my client vehicle.

Thank you,

Best Regards,

*Nitha*

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



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**From:** Nitha [<mailto:nitha@moval.com.sg>]

**Sent:** Wednesday, 24 June 2020 10:00 AM

**To:** 'chewht@lkkauto.com'

**Cc:** 'Keong'

**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

Dear Hsiao Tong,

Kindly please advise on liability,

Thank you,

Best Regards,

*Nitha*

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



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**From:** Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

**Sent:** Wednesday, 24 June 2020 9:40 AM

**To:** Nitha; Hsiao Tong (LKKAuto)

**Cc:** 'MT\_Claim\_SG'; Admin A; 'KENNY LIM CHING GHEE'

**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

Without Prejudice

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 Hsiao Tong,

FYNA, our ref CC4/LPC20006583/R1ps3

*\* 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,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

Phone: 6261 5037 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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**From:** Nitha [<mailto:nitha@nova.com.sg>]

**Sent:** Wednesday, 24 June 2020 9:36 AM

**To:** 'KENNY LIM CHING GHEE'

**Cc:** 'MT\_Claim\_SG'; Admin-D (LKKAuto); Admin A

**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

Dear All,

Kindly advise on liability.

Thank you,

Best Regards,

*Nitha*

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



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**From:** KENNY LIM CHING GHEE [<mailto:kennylim@lonpac.com>]

**Sent:** Tuesday, 23 June 2020 3:57 PM

**To:** 'Nitha'

**Cc:** MT\_Claim\_SG; 'Summer Lee (LKK Auto)'; Admin A

**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

**Lonpac External - Confidential**

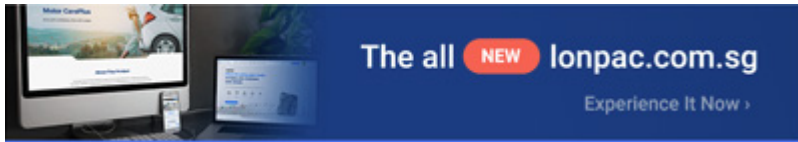
Hi Nitha

Please ignore my last email. It's a front to rear collision, we will proceed with direct settlement once LKK revert with their findings.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
DID: 6279 9256 | 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 - Confidential data is for use by authorised external parties only.*

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**From:** Nitha <[nitha@nova.com.sg](mailto:nitha@nova.com.sg)>  
**Sent:** Tuesday, 23 June 2020 3:46 pm  
**To:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

Dear Kenny,

May I have your insured statement.

Thank you

Best Regards,

*Nitha*

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



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**From:** KENNY LIM CHING GHEE [<mailto:kennylim@lonpac.com>]  
**Sent:** Tuesday, 23 June 2020 3:32 PM  
**To:** 'Nitha'  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

**Lonpac External - Confidential**

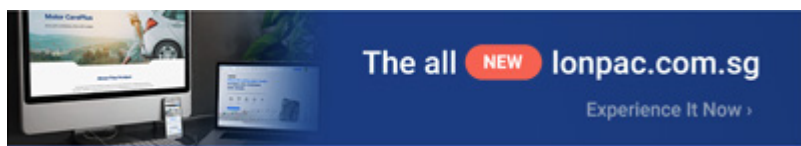
Dear Nitha

We will revert on liability in due course as there are conflicting versions to the accident.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
DID: 6279 9256 | Fax: (65) 6296 2706



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**From:** Nitha <[nitha@moval.com.sg](mailto:nitha@moval.com.sg)>  
**Sent:** Tuesday, 23 June 2020 3:40 pm  
**To:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

Dear Kenny,

Noted with thanks on appointed LKK to survey.  
May I check on the liability.

Thank you,

Best Regards,

*Nitha*

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



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**From:** KENNY LIM CHING GHEE [<mailto:kennylim@lonpac.com>]  
**Sent:** Tuesday, 23 June 2020 3:23 PM  
**To:** 'Nitha'  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE - Oref: 20/20/20/VC05/023420 [External Confidential]

**Lonpac External - Confidential**

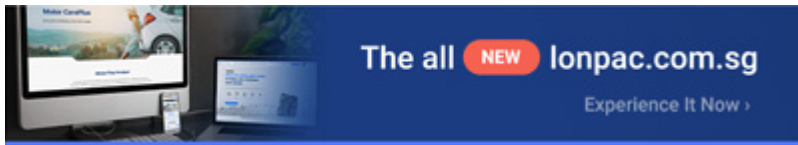
Dear Nitha

Without Prejudice

Please be advised that we have appointed LKK to survey your client's vehicle. They will contact you shortly for the PRS.

Best Regards

Kenny Lim  
Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
DID: 6279 9256 | Fax: (65) 6296 2706



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**From:** Nitha <[nitha@moval.com.sg](mailto:nitha@moval.com.sg)>  
**Sent:** Tuesday, 23 June 2020 3:18 pm  
**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** TP CLAIMS - SCM886G AGAINST GBE9884G DOA 22/06/2020 AT AYE TOWARDS CTE  
**Importance:** High

Dear All,

Kindly assign surveyor to survey the above mention vehicle at Bukit Merah on 23/06/2020 and please revert office in change.

Thank you,

Best Regards,

*Nitha*

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314

