

## Hsiao Tong (LKKAuto)

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**From:** Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>  
**Sent:** Monday, 27 July 2020 5:18 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** KKLau; William Tan Thoo Seng  
**Subject:** Re: Your Ref: T 0818/ SHD6763B/ WT(st) \*Our Ref: CC4/ASM18015514/K1pb3 [ACCIDENT INVOLVING PC 2425P(AXA) & SHD 6763B ON 25/08/2018]  
**Attachments:** 4208\_001.pdf

Dear Hsiao Tong

We disagree with your contention. Taxi was also waiting within its lane. Thus, BOLA S20 applies.

Please be informed that your principal insured's claim against taxi insurer was settled at 50%, see attached.

Kindly request your principal to review and settle our PD claim amicably.

Thank you.

Best Regards  
Catherine Koh  
Claims Department | ComfortDelgro Engineering Pte Ltd  
Off : 62148733 | Fax : 62141843



Think Before Printing

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**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Tuesday, 29 January 2019 5:36 PM  
**To:** Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>  
**Cc:** KKLau <kklau@lkkauto.com>; William Tan Thoo Seng <williamtan@cdge.com.sg>  
**Subject:** RE: Your Ref: T 0818/ SHD6763B/ WT(st) \*Our Ref: CC4/ASM18015514/K1pb3 [ACCIDENT INVOLVING PC 2425P(AXA) & SHD 6763B ON 25/08/2018]

### Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We have appealed the matter to our principal for further review, however we regret to inform you that we have our principal instruction to maintain rejection as your video screenshot is not conclusive to prove that the case fall under BOLA S20. In addition, our insured's video shows that he is driving within his own lane and no sign of him changing lane.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>

**Sent:** Thursday, 6 December 2018 1:35 PM

**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Cc:** KKLau <kklau@lkkauto.com>; kianchuan.chan@axa.com.sg; William Tan Thoo Seng <williamtan@cdge.com.sg>

**Subject:** Re: Your Ref: T 0818/ SHD6763B/ WT(st) \*Our Ref: CC4/ASM18015514/K1pb3 [ACCIDENT INVOLVING PC 2425P(AXA) & SHD 6763B ON 25/08/2018]

Dear Hsiao Tong

Below video screenshots clearly showed taxi travelling within its lane, your principal insured overtook and side-swiped taxi. Kindly settle our PD claim as per BOLA S20.







Thank you.

Best Regards

Catherine Koh

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148733 | Fax : 62141843

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Thursday, 6 December 2018 9:30 AM

**To:** Catherine Koh Mui Gek

**Cc:** KKLau; [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg); William Tan Thoo Seng

**Subject:** RE: Your Ref: T 0818/ SHD6763B/ WT(st) \*Our Ref: CC4/ASM18015514/K1pb3 [ACCIDENT INVOLVING PC 2425P(AXA) & SHD 6763B ON 25/08/2018]

**Without Prejudice**

Hi Catherine,

Thank you for your email.

We would like to request a copy of your client's video footage as stated in his GIA report for our further review.

Appreciate an early reply.



Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Catherine Koh Mui Gek <[catherinekoh@cedge.com.sg](mailto:catherinekoh@cedge.com.sg)>

**Sent:** Wednesday, 5 December 2018 9:16 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg); William Tan Thoo Seng <[williamtan@cedge.com.sg](mailto:williamtan@cedge.com.sg)>

**Subject:** Re: Your Ref: T 0818/ SHD6763B/ WT(st) \*Our Ref: CC4/ASM18015514/K1pb3 [ACCIDENT INVOLVING PC 2425P(AXA) & SHD 6763B ON 25/08/2018]

Dear Hsiao Tong

We disagree with your contention. Video footage not conclusive our taxi encroached into your principal insured's path.

Kindly request your principal to settle our PD claim as per BOLA S20.

**Aside to Kian Chuan, appreciate you could kindly assist to review case.**

Thank you.

Best Regards

Catherine Koh

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148733 | Fax : 62141843

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Saturday, 1 December 2018 8:34 AM

**To:** William Tan Thoo Seng; Catherine Koh Mui Gek

**Subject:** Your Ref: T 0818/ SHD6763B/ WT(st) \*Our Ref: CC4/ASM18015514/K1pb3 [ACCIDENT INVOLVING PC 2425P(AXA) & SHD 6763B ON 25/08/2018]

Your Ref: **T 0818/ SHD6763B/ WT(st)**  
Our Ref: CC4/ASM18015514/K1pb3

Without Prejudice

Dear Sirs/Madam,

**ACCIDENT INVOLVING PC 2425P(AXA) & SHD 6763B ON 25/08/2018**

We refer to the above matter.

Attached is a copy of our insured car video footage and accident statement for your easy reference. Based on our insured video, it shows that our insured was driving within his own lane. Your client encroached into our lane and resulted in the accident.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

*Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.*

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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