## Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

**Sent:** Wednesday, 9 September 2020 7:54 PM **To:** WAREHOUSE@GKEGROUP.COM.SG

Subject: <STANDARD LETTER> OUR REF: CC4/ASM20009250/Ega3 \*\*\* ACCIDENT INVOLVING

XE 2740Z & SJY 9352A ON 25/08/2020 \*\*\*

09 SEPTEMBER 2020

**GKE EXPRESS LOGISTICS PTE LTD** 

DRIVER: TEH CHAR LAY

Dear Sir/ Mdm

OUR REF : CC4/ASM20009250/Ega3

YOUR REF : XE 2740Z

ACCIDENT INVOLVING XE 2740Z & SJY 9352A ALONG/AT BUKIT BATOK ST 34 ON 25/08/2020

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from **AUBURN AUTO PTE LTD** acting on behalf of the owner of SJY 9352A against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to ceciliachong@lkkauto.com within 10 days from the date of this letter if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit
- Employment Letter from your company
- Authorisation letter & Relationship with driver
- ADDEMDUM FORM TO BE SIGN & RETURN
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- COUNTER CLAIM STATUS AGAINST THIRD PARTY
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)

• If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at ceciliachong@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Cc AXA Insurance Pte Ltd (Motor Claims Dept)

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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 fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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# RE: TP - SJY9352A - STATUS

Type

Question

#### Message

Hi, we have issue 10 days notice to TP in regards to the LOD. However, till date no repsonse from them. 10 days email to TP linked to you. We will proceed to submit WP and close the case as survey has been done. Thanks - CCL 01022021

Reply

## Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Monday, 11 January 2021 5:39 PM

'Auburn Auto' To:

Subject: RE: [EXTERNAL] Fwd: S0M02SX1\_[TP REF:SJY9352A]\_Accident Involving XE2740Z &

SJY9352A along TBC on 25/08/2020 NA PersonalAutoLine \*\*\* LKK REF:

CC4/ASM20009250/Ega3

### 'WITHOUT PREJUDICE' SAVE AS TO COSTS

Your ref: SJY 9352A

Our Ref: CC4/ASM20009250/Ega3

Dear Sir/Madam,

#### ACCIDENT INVOLVING XE2740Z & SJY9352A ON 25/08/2020

We refer to the above matter.

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s AXA Insurance Pte Ltd.

Please forward LOD and other documents within 10 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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



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From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 17 November 2020 1:00 PM

To: Auburn Auto <auburnauto.insurance@gmail.com>

Subject: RE: [EXTERNAL] Fwd: S0M02SX1\_[TP REF:SJY9352A]\_Accident Involving XE2740Z & SJY9352A\_along\_TBC on

25/08/2020 NA PersonalAutoLine \*\*\* LKK REF: CC4/ASM20009250/Ega3

WITHOUT PREJUDICE

#### Dear Sam,

Please forward all supporting documents (LOD and other documents) to us soon.

#### **Thanks**

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax; 6741-4108

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



From: Auburn Auto [mailto:auburnauto.insurance@gmail.com]

Sent: Tuesday, 17 November 2020 10:04 AM

To: Cecilia Chong (LKK Auto) < <a href="mailto:CeciliaChong@lkkauto.com">CeciliaChong@lkkauto.com</a>>

Subject: Re: [EXTERNAL] Fwd: SOM02SX1 [TP REF:SJY9352A] Accident Involving XE2740Z & SJY9352A along TBC on

25/08/2020 NA PersonalAutoLine \*\*\* LKK REF: CC4/ASM20009250/Ega3

Dear Cecilia,

For an amicable settlement, we counter offer a final lump sum repair cost at \$1,900.00 with 3 repair days.

Await your favorable reply.

Thanks and Best Regards Claims Department 9093 8998

On Fri, Nov 13, 2020 at 9:51 AM Cecilia Chong (LKK Auto) < <u>CeciliaChong@lkkauto.com</u>> wrote:

### FINAL REMINDER

WITHOUT PREJUDICE

Dear Sir/Mdm,

For cost of repair, the recommended repair cost as calculated is L/s \$1300.00 (bef GST) with 2 repair days.
Kindly forward your LOD and other documents to us (LKK).
*PLEASE NOTE THAT THE REPAIR COST AND DAYS ARE SUBJECTED TO OUR PRINCIPAL'S APPROVAL.*
Thanks
"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other relate claims."
Best Regards,
Cecilia Chong   Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6749-4274   email: CeciliaChong@lkkauto.com   fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25   S(408933)
LKK Save the Earth Print only when necessary

From: Cecilia Chong (LKK Auto)

Sent: Saturday, 17 October 2020 2:42 PM

To: 'Auburn Auto' <auburnauto.insurance@gmail.com>

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

**Subject:** RE: [EXTERNAL] Fwd: S0M02SX1\_[TP REF:SJY9352A]\_Accident Involving XE2740Z & SJY9352A\_along\_TBC on 25/08/2020 NA PersonalAutoLine \*\*\* LKK REF: CC4/ASM20009250/Ega3

## **3RD REMINDER**

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Dear Sir/Mdm,

For cost of repair, the recommended repair cost as calculated is L/s \$1300.00 (bef GST) with 2 repair days.

Kindly forward your LOD and other documents to us (LKK).

# \*PLEASE NOTE THAT THE REPAIR COST AND DAYS ARE SUBJECTED TO OUR PRINCIPAL'S APPROVAL.\*

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.

<sup>&</sup>quot;Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Cecilia Chong | Case Handler

#### LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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



From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 16 September 2020 7:22 PM

To: 'Auburn Auto' < auburnauto.insurance@gmail.com >

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

**Subject:** RE: [EXTERNAL] Fwd: S0M02SX1\_[TP REF:SJY9352A]\_Accident Involving XE2740Z & SJY9352A along TBC on 25/08/2020 NA PersonalAutoLine \*\*\* LKK REF: CC4/ASM20009250/Ega3

# 2<sup>ND</sup> REMINDER

WITHOUT PREJUDICE

Dear Sir/Mdm,

For cost of repair, the recommended repair cost as calculated is L/s \$1300.00 (bef GST) with 2 repair days.

Kindly forward your LOD and other documents to us (LKK).

# \*PLEASE NOTE THAT THE REPAIR COST AND DAYS ARE SUBJECTED TO OUR PRINCIPAL'S APPROVAL.\*

Thanks

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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

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



From: Cecilia Chong (LKK Auto)

Sent: Monday, 7 September 2020 1:33 PM

To: Auburn Auto <auburnauto.insurance@gmail.com>

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

**Subject:** RE: [EXTERNAL] Fwd: S0M02SX1\_[TP REF:SJY9352A]\_Accident Involving XE2740Z & SJY9352A along TBC on 25/08/2020 NA PersonalAutoLine \*\*\* LKK REF: CC4/ASM20009250/Ega3

# WITHOUT PREJUDICE Dear Sir/Mdm, For cost of repair, the recommended repair cost as calculated is L/s \$1300.00 (bef GST) with 2 repair days. Kindly forward your LOD and other documents to us (LKK). Thanks "Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims." 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

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