

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 11 November 2020 8:32 AM
To: Kaitlyn Chio
Cc: Lily Loi; Sharon Ten; Ling Ting An; Adeline Lim
Subject: RE: LOD - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK
REF:CC6/EQI20010261/Kpa3

Without Prejudice

Dear Sirs/Mdm,

Thank you for your email.

We confirm settlement at \$2,453.00(all-in).

EQ is moving to E-payment modes. **Kindly let us have your company's bank details for our necessary action: -**

Account Name	
Account Number	
Bank Name	
Bank Code	
Branch Code	

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 / 6271 0196 | email: chewht@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)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>
Sent: Monday, 9 November 2020 11:15 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Lily Loi <lily.loi@ow.sg>; Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>

Subject: RE: LOD - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK
REF:CC6/EQI20010261/Kpa3

Dear Hsiao Tong,

As spoken, we agreed to accept at \$2,435/-.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)
Claims Executive, Motor Claims Department
D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//WERKZ PTE. LTD.

Head Office: 8 Kung Chong Road Singapore 150143

Branch: QA Serangoon North Ave 5 Singapore 554500

Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05 Singapore 568047

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Monday, 9 November 2020 10:37 AM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Subject: Re: LOD - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK
REF:CC6/EQI20010261/Kpa3

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

May we wrap up the matter at a global sum of \$2,430.00(all-in)?

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,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>
Sent: Thursday, 29 October 2020 9:22 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: LOD - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK
REF:CC6/EQI20010261/Kpa3

Dear Hsiao Tong,

Enclosed transfer fee for your perusal.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)
Claims Executive, Motor Claims Department
D: +65 6481 1522 | F: +65 6481 1011

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To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Lily Loi <lily.loi@ow.sg>; Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: LOD - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK
REF:CC6/EQI20010261/Kpa3

Without Prejudice

Dear Hsiao Tong,

Refer to the email that was sent on 28/10/2020. Our client unable to accept your offer - \$235 on LOU/LOR.

We have provided the Transfer Fee to show that our client's vehicle **SLF3259C Toyota Sienta 1.5G 7 Seaters** are registered with LTA under **Vehicle Type – Z11 – Private Hire (Chauffeur)**.

We counter propose the Loss of Rental/Use at \$100 per day. This is a very reasonable price and lower than market price.

Hope we could resolve at **\$2,435/-**.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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

Sent: Wednesday, 28 October 2020 5:07 PM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Cc: Lily Loi <lily.loi@ow.sg>; Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: LOD - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of **\$2,270.00(all-in)**.

Please confirm acceptance.

“Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum.”

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

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Phone: 6742-3197 / 6271 0196 | email: chewht@lkkauto.com | fax:

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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)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Sent: Wednesday, 28 October 2020 11:54 AM

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

Cc: Lily Loi <lily.loi@ow.sg>; Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Adeline Lim <adeline@ow.sg>;

Admin A <admin-a@lkkauto.com>

Subject: LOD - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Our Ref: SLF3259C / TP#1173

Your Ref: SKZ1238H / CC6/EQI20010261/Kpa3

Without Prejudice

Dear Motor Claim Department,

We refer to the above mentioned accident.

We are claiming as below:

- Cost of Repair (incl. of GST)	S\$ 2,033.00
- Loss of Use (Private Hire)	S\$ 480.00 (\$120.00 X 04 Days)
- LTA / GIA Search	S\$ 2.00
Grand Total	<u>S\$ 2,515.00</u>

Your prompt attention is most grateful and look forward to your speedy settlement.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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

Sent: Monday, 12 October 2020 11:14 AM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Cc: Admin A <admin-a@lkkauto.com>; joel.goh@eqinsurance.com.sg

Subject: RE: LIABILITY - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

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."

Best Regards,
Hsiao Tong, Chew (Ms) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |
S(408933)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>
Sent: Friday, 9 October 2020 11:46 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; joel.goh@eqinsurance.com.sg
Subject: RE: LIABILITY - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Dear Hsiao Tong,

Would like to check any updates regarding on the liability for this case ?

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//WERKZ™ PTE. LTD.

Head Office: 8 Kung Cheng Road Singapore 150143

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From: Kaitlyn Chio
Sent: Thursday, 8 October 2020 5:19 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Dear Hsiao Tong,

Would like to check any updates regarding on the liability for this case ?

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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From: Kaitlyn Chio
Sent: Monday, 5 October 2020 9:17 AM
To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>
Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Dear Hsiao Tong,

Any updates regarding about the liability for this case ?

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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From: Kaitlyn Chio
Sent: Wednesday, 30 September 2020 4:46 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Hi Hsiao Tong,

We have checked with our client that is confirmed our vehicle was pressing break & stationary due to red light traffic.

And also our client's have a passenger on board to be the witness that was your insured collided into our client's vehicle rear portion instead of we reversing.

After accident, on the spot your insured offered our client to private settle at her preferred workshop verbally and my client was unable to decide at that point due to the car owner was under leasing company (Viking Leasing). Other than that, our client also have sustained injuries after the accident and could not private settle with your insured.

Refer to your insured statement ".....I did not realised whether the car reverse or I move forward.....", based on this sentence it clearly shown that your insured was not concentrating while driving on the road and caused this accident happened.

Another point, "..... It is a steep slope", kindly refer to the map which is self-explanatory.



Kindly send us your insured video footage.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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

Sent: Wednesday, 30 September 2020 2:42 PM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

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

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

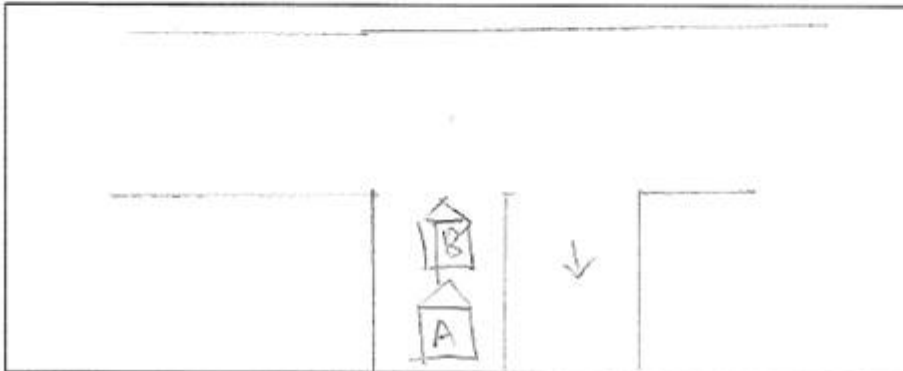
Please be informed that liability is unclear. Attached is a copy of our insured accident report for your perusal.

Kindly advise if there is any accident video footage (not after accident video footage) from you client. If so, kindly forward to us.

Meantime, we are engaging our insured on this matter. Thanks.

Sketch Plan Pg. 2

Date of accident: 20/9. Time: 12.27 PM Location: Begonia Rd
My Vehicle A: SK2123BH Vehicle B: JLF 3259C Vehicle C: -
SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

A & B vehicle was stationary at Begonia Road. It is a steep slope.
I noticed a light truck in front of me. I did not realise whether
the car reverse or I move forward.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Sent: Wednesday, 30 September 2020 2:29 PM

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

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

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Dear Hsiao Tong,

Any updates regarding about the liability for this case ?

Kindly revert back to us asap.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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

Sent: Tuesday, 29 September 2020 10:29 AM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

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

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Without Prejudice

Hi,

We have checked with EQ, our insured had yet lodge the accident report at this moment.

We will follow up and get back to you.

You may advise your client to claim OD if necessary.

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.”

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Hsiao Tong, Chew (Ms) | Case Handler

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

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 29 September 2020 9:11 AM

To: 'Kaitlyn Chio' <kaitlyn.chio@ow.sg>

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

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Without Prejudice

Hi,

We are still pending for our insured accident report from our principal.

We will follow up and get back to you.

You may advise your client to claim OD if necessary.

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.”

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

S(408933)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Sent: Monday, 28 September 2020 9:25 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Su Ling (LKK Auto) <suling@lkkauto.com>

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Dear Hsiao Tong,

Any updates regarding about the liability for this case ?

Kindly revert back to us asap.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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From: Kaitlyn Chio

Sent: Friday, 25 September 2020 2:39 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Ng Su Ling (LKK Auto) <suling@lkkauto.com>

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Dear Hsiao Tong,

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Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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From: Kaitlyn Chio
Sent: Thursday, 24 September 2020 4:06 PM
To: Ng Su Ling (LKK Auto) <suling@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Dear Su Ling,

Enclosed for your perusal.

Kindly advise on the liability for this case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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From: Ng Su Ling (LKK Auto) <suling@lkkauto.com>

Sent: Thursday, 24 September 2020 3:09 PM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

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

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020 *** LKK REF:CC6/EQI20010261/Kpa3

Dear Sir / Madam,

We refer to the above matter.

Please provide us the following :-

- evidence i.e. video/ scene photo
- estimated cost of repair
- GIA / police report
- PIR (if any)

Kindly note that for liability, claim negotiation and settlement, please contact **Hsiao Tong via email**.

** 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 Ling | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 Email: suling@lkkauto.com Fax : 6271 8802

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

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 24 September 2020 2:01 PM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

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

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

We will check and get back to you.

Hi Admin Team,

Kindly assist.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Sent: Thursday, 24 September 2020 9:49 AM

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

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

Subject: RE: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020

Dear Hsiao Tong,

Has your insured reported ?

Would like to check on the liability for this case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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From: Kaitlyn Chio

Sent: Monday, 21 September 2020 3:32 PM

To: assignments <assignments@lkkauto.com>

Cc: Lily Loi <lily.loi@ow.sg>; Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Victor Seng <victor.seng@ow.sg>

Subject: PRI - SLF3259C CLAIMING AGAINST SKZ1238H (EQ), DOA: 20/09/2020

Dear Motor Claims Department,

Kindly arrange PRI at 9A Serangoon North Ave 5.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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