

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Monday, 25 October 2021 4:16 PM  
**To:** maosers@gmail.com  
**Subject:** RE: ACCIDENT INVOLVING SJD 297X AND GBA 4670K ON 10/10/2020

Dear Cat,

This is cecilia from LKK. This case has been transferred to me from my colleague Mr Jasper for further handling.

Based on your email to Mr Jasper previously dd 27/05/2021, we understand that you are disputing the damages.

Our survey photos does not indicate time stamp, however, the survey report that our surveyor has done has to indicate the survey date and other information which is private and confidential. Please note that we are appointed by your vehicle insurer to handle this matter with Third Party. So therefore, we are definitely standing at your side to deal with Third Party amicably. And there is no way our surveyor can delay the date of the 1<sup>st</sup> survey for more than a year as insurer will question and is definitely not part of our criteria to do so as we also will think of what insured may think (eg: pre-existing damages etc or meeting with another accident etc.) Therefore, we wont let such issue happen.

On top of the above, our surveyor will also physical access to Third party vehicle damages and to only allow parts to be claim or repair based on the damages consistency prior to the collision impact. As such, Third Party will not be able to overclaim the repair cost.

As liability is not in our favour, thus we need to settle with Third Party at best. As BOLA is applicable in this matter.

We have also adjusted the repair cost to the lowest at our end as much as we can from Third Party requesting of about \$8k to \$2500 (bef GST).

In view of above, we shall proceed to settle with Third Party amicably.

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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108



*Save the Earth. Print only when necessary.*

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**From:** Cat Wong <[maosers@gmail.com](mailto:maosers@gmail.com)>  
**Sent:** Thursday, 27 May 2021 6:04 PM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Cc:** Wendy Koh <[wmakohshop@gmail.com](mailto:wmakohshop@gmail.com)>  
**Subject:** Re: ACCIDENT INVOLVING SJD 297X AND GBA 4670K ON 10/10/2020

Dear Jasper,

It has been almost 8 months since the incident on 10 October 2020. These photos cannot be accepted as evidence of damage sustained during the accident. The photos are not time stamped to show that there were taken soon after the accident. The said vehicle GBA 4670K could have been involved in other accidents since October 2020.

I dispute the claims made below. As I have indicated previously in my email of 28 December 2020. There was minimal to no damage to GBA 4670K sustained in the collision with our vehicle.

Regards,  
Catherine Wong

On 27 May 2021, at 3:11 PM, Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)> wrote:

Dear Sir/Mdm,

Attached damages photos for GBA 4670K for your reference.

We will proceed to settle at best with third party workshop.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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**From:** Cat Wong <[maosers@gmail.com](mailto:maosers@gmail.com)>  
**Sent:** Wednesday, 13 January 2021 11:27 AM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Cc:** Wendy Koh <[wmakohshop@gmail.com](mailto:wmakohshop@gmail.com)>  
**Subject:** Re: ACCIDENT INVOLVING SJD 297X AND GBA 4670K ON 10/10/2020

I refer to my email below of 28 December 2020.

I have yet to receive from you details of the claims made by the Third Party (GBA 4670K).

Please provide an update soon.

Regards,  
Catherine Wong

On Mon, 28 Dec 2020 at 14:59, Cat Wong <[maosers@gmail.com](mailto:maosers@gmail.com)> wrote:

I refer to your email below and our telephone conversation this morning. I was the driver in the vehicle during the accident on 10 October 2020.

As discussed, before you proceed to negotiate the settlement with the Third Party, please let us know the nature of the claims made by the Third Party including any relevant photographs of purported damage to the vehicle GBA 4670K. There was minimal to no damage to GBA 4670K sustained in the collision with our vehicle, and the driver of GBA 4670K did not notify me that it was intending to make any claims against me. I have photographic evidence to support the above.

I look forward to your early reply.

Regards,  
Catherine Wong

On Mon, 28 Dec 2020 at 09:22, Wendy Koh <[wmakohshop@gmail.com](mailto:wmakohshop@gmail.com)> wrote:

Begin forwarded message:

**From:** "Jasper Chua (LKK Auto)" <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Date:** 28 December 2020 at 10:11:15 AM SGT  
**To:** [wmakohshop@gmail.com](mailto:wmakohshop@gmail.com)  
**Cc:** [MAOSESS@gmail.com](mailto:MAOSESS@gmail.com)  
**Subject:** ACCIDENT INVOLVING SJD 297X AND GBA 4670K ON 10/10/2020

**Our Ref:** CC4/AIG20011101/Kbs3

28 DECEMBER 2020

**ALEX LIM SEK JWEE**

Dear Sir/Madam,

**ACCIDENT INVOLVING SJD 297X AND GBA 4670K ON 10/10/2020**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

*"Best Wishes for Merry Christmas & Happy New Year 2021"*

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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