

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 3 February 2021 5:06 PM  
**To:** Kong Charmaine (VGS - SG/Singapore); Cheong Pearlyn (VGS - SG/Singapore)  
**Cc:** Wong Meiy (VGS - SG/Singapore); Chee Steven (VGS - SG/Singapore); Admin A; assignments  
**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020  
**Attachments:** SGD666A vs SMG542L\_OI VIDEO.mp4

### Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We attached here with a copy of our insured video for your reference. Based on our insured video, your client had encroached into our insured's lane while turning and resulted the collision. We are of the view that our insured was driving within her own lane and your client had encroached into her lane. Thus accident happened.

In view of this, we regret to inform you that we are denying liability and unable to look into your client's claim.

Thanks.

*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 (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:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 3 February 2021 11:12 AM  
**To:** Kong Charmaine (VGS - SG/Singapore) <charmaine.kong@vw.com.sg>; Cheong Pearlyn (VGS - SG/Singapore) <Pearlyn.cheong@vw.com.sg>  
**Cc:** Wong Meiy (VGS - SG/Singapore) <meiy.wong@vw.com.sg>; Chee Steven (VGS - SG/Singapore) <steven.chee@vw.com.sg>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>  
**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear yet as our insured is disputing third party claim.

We are in the midst of engaging our insured on this matter.

**"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](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

---

**From:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>

**Sent:** Wednesday, 3 February 2021 10:29 AM

**To:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Wong Mei (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore) <[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Dear Hsiao Tong,

Any updates on this case?

Thanks.

Best regards,

Charmaine Kong  
Insurance Service Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road

Singapore 159934

Direct line: +65 6305 7176  
Main Line: +65 6305 7299  
Main Fax: +65 6474 3643  
[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)  
<http://www.vw.com.sg>

**VOLKSWAGEN**  
GROUP SINGAPORE



Das WeltAuto.



Internal

**From:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>  
**Sent:** Thursday, 28 January 2021 9:43 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>  
**Cc:** Wong Mei (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore) <[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Dear Hsiao Tong,

Any updates on this case ?

Your offer remains ?

Pearlyn Cheong  
Insurance Advisor Supervisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7288  
Main Line: +65 6305 7299  
Main Fax: +65 6474 364  
[pearlyn.cheong@vw.com.sg](mailto:pearlyn.cheong@vw.com.sg)  
<http://www.vw.com.sg>



Internal

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

**Sent:** Tuesday, 12 January 2021 8:48 AM

**To:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>

**Cc:** Wong Mei (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore) <[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Without Prejudice

Dear Sirs/Mdm,

Thank you for your email.

Please be informed that our insured is disputing on the claim. We are in the midst of engaging our insured on this matter.

We will get back to you in due course.

You may advise your client to claim OD if necessary.

**"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](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:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>  
**Sent:** Monday, 11 January 2021 4:50 PM  
**To:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore) <[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Dear Hsiao Tong,

Any updates ?

Pearlyn Cheong  
Insurance Advisor Supervisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7288  
Main Line: +65 6305 7299  
Main Fax: +65 6474 364  
[pearlyn.cheong@vw.com.sg](mailto:pearlyn.cheong@vw.com.sg)  
<http://www.vw.com.sg>

**VOLKSWAGEN**  
GROUP SINGAPORE



Das WeltAuto.



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Internal

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**From:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>  
**Sent:** Thursday, 7 January 2021 3:38 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>  
**Cc:** Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore) <[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Dear Hsiao Tong,

Scene video attached for your perusal. Please review on liability.

Thanks.

Best regards,

Charmaine Kong  
Insurance Service Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7176  
Main Line: +65 6305 7299  
Main Fax: +65 6474 3643  
[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)  
<http://www.vw.com.sg>

**VOLKSWAGEN**  
GROUP SINGAPORE



Das **Welt**Auto.



Internal

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

**Sent:** Monday, 4 January 2021 5:43 PM

**To:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>; Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>

**Cc:** Wong Mei (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore) <[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Without Prejudice

Dear Sirs/Mdm,

Thank you for your email.

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

We would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

“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](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

---

**From:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>

**Sent:** Monday, 4 January 2021 4:48 PM

**To:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; Cheong Pearlyn (VGS - SG/Singapore)

<[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments  
<[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore)  
<[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>

**Subject:** RE: [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Hi LKK,

Please advise who is the claim officer for this claim & revert on liability.

Thanks.

Best regards,

Charmaine Kong  
Insurance Service Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7176

Main Line: +65 6305 7299

Main Fax: +65 6474 3643

[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)

<http://www.vw.com.sg>



Internal

**From:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Sent:** Monday, 28 December 2020 9:06 AM

**To:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>; Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore) <[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>

**Subject:** [EXT] RE: SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Dear Pearlyn,

Can we change the appointment to 29/12/2020@11am instead of 10.30am?

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

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [siewsc@lkkauto.com](mailto:siewsc@lkkauto.com) | fax: 6256-4315

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

**From:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>

**Sent:** Monday, 28 December 2020 8:54 AM

**To:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** Kong Charmaine (VGS - SG/Singapore) <[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)>; Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Chee Steven (VGS - SG/Singapore) <[steven.chee@vw.com.sg](mailto:steven.chee@vw.com.sg)>

**Subject:** SGD666A , REQUEST FOR DIRECT SETTLEMENT FOR ACCIDENT INVOLVING SGD666A & SMG542L ALONG HENDERSON RD TWDS TELOK BLANGAH ON 24.12.2020

Dear Claims,

Please arrange for survey and revert on liability , thanks.

Pearlyn Cheong  
Insurance Advisor Supervisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7288  
Main Line: +65 6305 7299



Main Fax: +65 6474 364  
[pearlyn.cheong@vw.com.sg](mailto:pearlyn.cheong@vw.com.sg)  
<http://www.vw.com.sg>

**VOLKSWAGEN**  
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Internal