

**Re: REMINDER 8 - YOUR REF : CC4/III21002937/ Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - ACCEPTANCE**

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

Wed 6/10/2021 3:55 PM

To: claims@focusauto.com.sg <claims@focusauto.com.sg>

Cc: focus.autopteltd@yahoo.com.sg <focus.autopteltd@yahoo.com.sg>

Without Prejudice

Dear Sirs/Mdm,

Thank you for your acceptance.

Please duly sign the **documents** enclosed and return together with the following docs to us (LKK) for our necessary action.

- **Repair Tax Invoice bill to India International Insurance Pte Ltd.**

**"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](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:** Focus Auto Pte Ltd <claims@focusauto.com.sg>

**Sent:** Wednesday, 6 October 2021 10:30 am

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

**Cc:** focus.autopteltd@yahoo.com.sg <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER 8 - YOUR REF : CC4/III21002937/ Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - ACCEPTANCE

Dear Hsiao Tong

We are pleased to inform you that your offer of \$1,250 (all-in) is accepted.

Kindly forward the Discharge Voucher to us.

Thank you

**Best Regards**

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

---

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

**Sent:** 9/30/21 4:10 PM

**To:** "claims@focusauto.com.sg" <claims@focusauto.com.sg>

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** Re: REMINDER 8 - YOUR REF : CC4/III21002937/ Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Without Prejudice

Dear Sirs/Mdm,

We propose settlement at a global sum of **\$1,250.00(all-in)**.

Please confirm acceptance.

**“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](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:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Tuesday, 28 September 2021 10:51 am  
**To:** claims@focusauto.com.sg <claims@focusauto.com.sg>  
**Cc:** focus.autopteltd@yahoo.com.sg <focus.autopteltd@yahoo.com.sg>  
**Subject:** Re: REMINDER 8 - YOUR REF : CC4/III21002937/ Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Without Prejudice

Dear Sirs/Mdm,

Apologised for late response.

We are prepared to offer 50% towards your client's claim.

Kindly let us have a clearer copy of rental agreement for our necessary action.

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.”**

***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](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:** Focus Auto Pte Ltd <claims@focusauto.com.sg>  
**Sent:** Wednesday, 1 September 2021 4:55 pm  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** focus.autopteltd@yahoo.com.sg <focus.autopteltd@yahoo.com.sg>  
**Subject:** REMINDER 8 - YOUR REF : CC4/III21002937/ Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

*Best Regards*

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

---

**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 8/19/21 11:49 AM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER 7 - YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

*Best Regards*

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

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**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 8/7/21 11:32 AM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER 6 - YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

*Best Regards*

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

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**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 7/23/21 4:05 PM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER 5 - YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

*Best Regards*

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

---

**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 7/7/21 3:36 PM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER 4 - YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

**Best Regards**

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

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**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 6/29/21 2:42 PM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER 3 - YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

*Best Regards*

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

---

**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 6/25/21 10:17 AM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER 2 - YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

*Best Regards*

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

---

**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 6/14/21 5:36 PM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER 1 - YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - STATUS

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

**Best Regards**

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

---

**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 6/7/21 5:25 PM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** REMINDER - YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - VIDEO FOOTAGE

Dear Hsiao Tong

We refer to the above mentioned.

Kindly advise on the status.

Appreciate your assistance and prompt reply.

Thank you

*Best Regards*

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

---

**From:** "Focus Auto Pte Ltd" <claims@focusauto.com.sg>

**Sent:** 5/4/21 12:23 PM

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

**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>

**Subject:** YOUR REF : CC4/III21002937/Upa3 // OUR REF : SLR 2815 R // ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - VIDEO FOOTAGE

Dear Hsiao Tong

We refer to the above mentioned and attached for your reference and necessary action.

As you can also see in my client's video footage, your insured drove at a high speed on the curve road.

My client slowed down but unfortunately the collision occurred.

Kindly re-view and we hope to have a amicable settlement with you.

Thank you

*Best Regards*

**Jenny Koh**

**Focus Auto Pte Ltd**

No. 1 Kaki Bukit Avenue 6

#02-50

AutoBay@Kaki Bukit

Singapore 417883

Tel: 6886 9097 Fax: 68444625

Office Hours : Mon ~ Sat, 0900 ~ 1800

---

**From:** "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>  
**Sent:** 5/3/21 2:53 PM  
**To:** "claims@focusauto.com.sg" <claims@focusauto.com.sg>  
**Cc:** "focus.autopteltd@yahoo.com.sg" <focus.autopteltd@yahoo.com.sg>  
**Subject:** RE: YOUR REF : CC4/III21002937/Upa3 OUR REF : SLR 2815 R ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - LOD

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We attached here with a copy of our insured car video footage for your easy reference. From the video, it shows that our insured was driving within his own lane and hit by your client. We are of the view that our insured is not liable for this accident.

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

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

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

S(408933)

---

**From:** Focus Auto Pte Ltd <claims@focusauto.com.sg>  
**Sent:** Friday, 12 March 2021 3:14 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** focus.autopteltd@yahoo.com.sg  
**Subject:** YOUR REF : CC4/III21002937/Upa3 OUR REF : SLR 2815 R ACCIDENT INVOLVING SLR 2815 R & GBK 8189 E ALONG SERVICE ROAD BESIDE BLK 350 ANCHORVALE ROAD ON 21 FEBRUARY 2021 AT ABOUT 1500 HOURS - LOD

Dear Hsiao Tong

Kindly refer to the attached for your reference and necessary action.

Thank you

*Best Regards*

**Jenny Koh**

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No. 1 Kaki Bukit Avenue 6

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AutoBay@Kaki Bukit

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