## **Cecilia Chong (LKK Auto)**

From: Cecilia Chong (LKK Auto)

**Sent:** Friday, 1 October 2021 12:43 PM **To:** zhiqianq9090@gmail.com

Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM21005060/Kgs3

ACCIDENT INVOLVING SJQ 9560H & SJK 8603G ON 15/04/2021 \*\*\*

01 OCTOBER 2021

### **HUANG ZHIQIANG**

Dear Sir/ Mdm

OUR REF : CC4/ASM21005060/Kgs3

YOUR REF : SJQ 9560H

ACCIDENT INVOLVING SJQ 9560H AND SJK 8603G ALONG/AT 30 Beach Rd ON 15/04/2021

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 **GUAN MOTOR WORKS** acting on behalf of the owner of **SJK 8603G** against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. We are of the view that the case would be settled at equal liability.

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 <u>ceciliachong@lkkauto.com</u> within 10 days from the date of this letter <u>if not provided at our reporting centre</u>. 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/ Authorisation letter from your company
- Coloured photographs of accident scene (if any)
- 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 <a href="mailto:ceciliachong@lkkauto.com">ceciliachong@lkkauto.com</a>.

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)

Save the Earth Print only when necessary





# RE: Re:RE: Re:REQUEST FOR OI GIA REPORT - SJQ 9560H

Type

**1**Information

# Message

Hi, we have issue 3 days notice email to TP to provide of evidence on 27/04/2022. Till date no response from TP. 3 days notice email to tp linked to you. We will proceed to submit WP and close off the case at our end. Thanks - CCL 20052022

Reply

## **Cecilia Chong (LKK Auto)**

From: Cecilia Chong (LKK Auto)

Sent: Friday, 29 April 2022 8:30 am

**To:** Guan Motor Works

**Subject:** RE: Guan Motor Works - SJK 8603 G

### WITHOUT PREJUDICE

Hi Pang,

We refer to the 3 days notice email given to you end dd 27/04/2022 at 11.05am.

Please furnish us a copy of video footage / PIR by next Wednesday (4/5/2022).

Failing which, we will proceed to submit report and close the matter at our end.

#### 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

#### LKK Auto Consultants Pte Ltd

DID: 6749-4274 | MAIN: 6256 3561 | 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: Guan Motor Works <guanmotorworks@gmail.com>

Sent: Thursday, 28 April 2022 5:35 pm

To: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Subject: Re: Guan Motor Works - SJK 8603 G

Hi Cecilia,

Yes, our client is still interested to pursue with his third-party claim against our principal M/s AXA Insurance Pte Ltd.

Thank you.

Pang

Guan Motor Works

Virus-free. <u>www.avg.com</u>
On Wed, Apr 27, 2022 at 11:05 AM Cecilia Chong (LKK Auto) < <a href="mailto:CeciliaChong@lkkauto.com">CeciliaChong@lkkauto.com</a> > wrote:
'WITHOUT PREJUDICE'
SAVE AS TO COSTS
Your ref: SJK 8603G
Our Ref: CC4/ASM21005060/Kgs3
Dear Sir/Madam,
ACCIDENT INVOLVING SJQ 9560H AND SJK 8603G ON 15/04/2021
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 respond with evidence within 3 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."