

## Asher Sng (LKKAUTO)

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Monday, 11 October 2021 12:10 PM  
**To:** Joseph Low; Mei Kwan (LKKAUTO)  
**Cc:** Kenneth Kong (LKKAUTO); Victor Seng; Ling Ting An; Eve Tan; Ngai Kar Kit; Admin A  
**Subject:** RE: Check Liability- SKU9118U CLAIMING AGAINST SMF6488B (AIG), DOA: 29/09/2021 \*\*\* LKK REF: CC6/AIG21010275/Kea3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Sir/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.

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 base on the number of days of repair as recommended by our surveyor.

In order to expedite the claim process, please forward all relevant documents to us (LKK) to proceed on negotiate settlement.

- Please do not send the LOD to our principal for direct settlement.

**Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.**

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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

***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.***

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**From:** Joseph Low <joseph@ow.sg>  
**Sent:** Monday, 11 October 2021 11:44 AM  
**To:** Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Cc:** Kenneth Kong (LKKAUTO) <KennethKong@lkkauto.com>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Eve Tan <Eve.tan@ow.sg>; Ngai Kar Kit <karkit.ngai@ow.sg>; Admin A <admin-a@lkkauto.com>  
**Subject:** Check Liability- SKU9118U CLAIMING AGAINST SMF6488B (AIG), DOA: 29/09/2021 \*\*\* LKK REF: CC6/AIG21010275/Kea3

Dear Asher,

Understand that your insured has reported.  
Would like to check on the liability for this case.

Thank you.

Best Regards,

**Joseph Low (Mr.)**

Motor Claim Officer

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

**OPTIMAWERKZ™ PTE. LTD.**

**Head Office:** 6 Kung Chong Road Singapore 159143

**Branch:** 9A Serangoon North Ave 5 Singapore 554500

Tel: (+65) 6472 1313

Tel: (+65) 6484 9919

[www.ow.sg](http://www.ow.sg) | [www.facebook.com/OptimaWerkz](https://www.facebook.com/OptimaWerkz)

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**From:** Joseph Low

**Sent:** Thursday, 7 October 2021 1:02 pm

**To:** 'Mei Kwan (LKKAUTO)' <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Kenneth Kong (LKKAUTO) <[KennethKong@lkkauto.com](mailto:KennethKong@lkkauto.com)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Ling Ting An

<[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Eve Tan <[Eve.tan@ow.sg](mailto:Eve.tan@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Check Liability- SKU9118U CLAIMING AGAINST SMF6488B (AIG), DOA: 29/09/2021 \*\*\* LKK REF:

CC6/AIG21010275/Kea3

Dear Asher,

There is no video footage and scene photos as our client was injured and conveyed by ambulance.

We have attached the Whatapps message from the Investigation Officer to our client indicating the other party is at fault.

Would like to check on the liability for this case.

Thank you.

Best Regards,

**Joseph Low (Mr.)**

Motor Claim Officer

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

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From: Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

Sent: Thursday, 7 October 2021 12:07 pm

To: Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

Cc: Kenneth Kong (LKKAUTO) <[KennethKong@lkkauto.com](mailto:KennethKong@lkkauto.com)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Eve Tan <[Eve.tan@ow.sg](mailto:Eve.tan@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

Subject: RE: Check Liability- SKU9118U CLAIMING AGAINST SMF6488B (AIG), DOA: 29/09/2021 \*\*\* LKK REF:

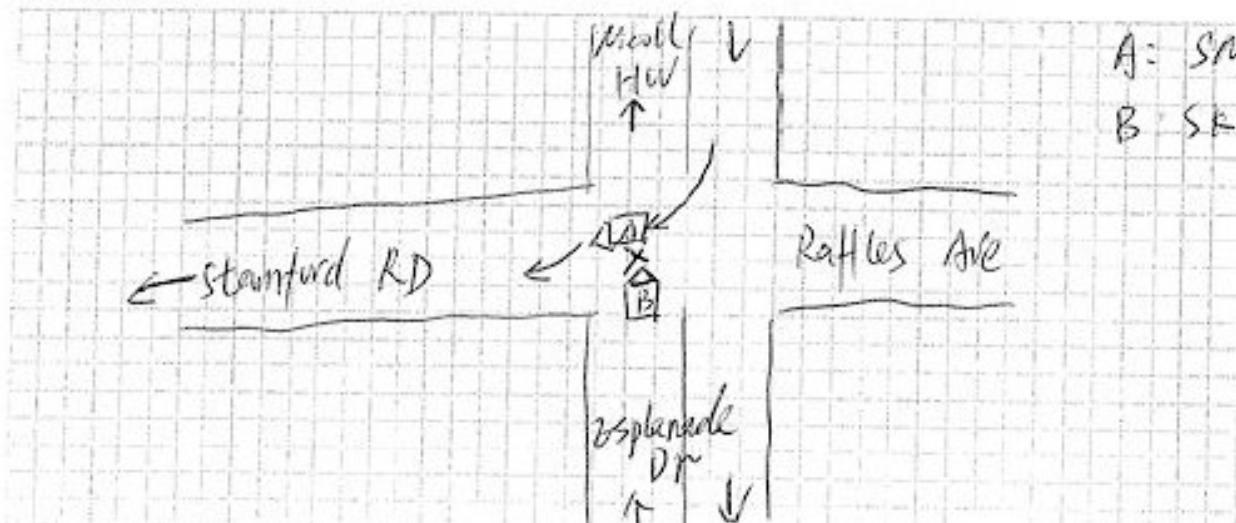
CC6/AIG21010275/Kea3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.

#### Sketch Plan



#### Describe Circumstances of the Accident

Date: 29/Sep/2021
Time: 1:05pm
Location: Junction of Stamford Road and Esplanade Dr
Weather: Clear
Road: DRY
When I turned right from Nicoll Highway to Stamford Road, I observed no car. During the turning, I felt my car hit by another car (car plate no: SKU9118U).
SKU9118U was travelling at fast speed when the:

**Please provide us the following.**

- evidence i.e. video and scene photo.
- PIR result (if any)

Please note that for liability, claim negotiation and settlement, please contact **Asher**.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

*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.*

---

**From:** Joseph Low [<mailto:joseph@ow.sg>]

**Sent:** Thursday, October 7, 2021 11:17 AM

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

**Cc:** Kenneth Kong (LKKAuto) <[KennethKong@lkkauto.com](mailto:KennethKong@lkkauto.com)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Eve Tan <[Eve.tan@ow.sg](mailto:Eve.tan@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>

**Subject:** RE: Check Liability- SKU9118U CLAIMING AGAINST SMF6488B (AIG), DOA: 29/09/2021

Dear Admin,

Kindly advise who is the office in-charge for this case.

Has the insured reported?

Would like to check on the liability for this case.

Thank you.

Best Regards,

**Joseph Low (Mr.)**

Motor Claim Officer

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

**OPTIMA//WERKZ™ PTE. LTD.**

**Head Office:** 6 Kung Chong Road Singapore 159143

**Branch:** 9A Serangoon North Ave 5 Singapore 554500

**Branch:** Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

**Tel:** (+65) 6472 1313

**Tel:** (+65) 6484 9919

**Tel:** (+65) 6481 1522

**Fax:** (+65) 6472 2112

**Fax:** (+65) 6481 1993

**Fax:** (+65) 6481 1011

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**From:** Joseph Low

**Sent:** Tuesday, 5 October 2021 5:45 pm

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

**Cc:** Kenneth Kong (LKKAuto) <[KennethKong@lkkauto.com](mailto:KennethKong@lkkauto.com)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Eve Tan <[Eve.tan@ow.sg](mailto:Eve.tan@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>

**Subject:** Check Liability- SKU9118U CLAIMING AGAINST SMF6488B (AIG), DOA: 29/09/2021

Dear Admin,

Enclosed Marked Estimate, Police Report and GIA report for your perusal.

Kindly advise who is the office in-charge for this case.

Thank you.

Best Regards,

**Joseph Low (Mr.)**

Motor Claim Officer

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