

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 16 March 2022 11:28 AM
To: 'Joseph Low'
Cc: Victor Seng; Ling Ting An; Ary Chua; Zuhaidah Samsuri; Motor Claim - III; Admin A; Ngai Kar Kit; Adeline Lim
Subject: RE: (Accept Offer) LOD - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021 *** LKK REF: CC4/III22000048/Kpa3
Attachments: DV_ SMR546T.pdf

Without Prejudice

Dear Sirs/Mdm,

Thank you for your acceptance.

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

“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 |

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

S(408933)

From: Joseph Low <joseph@ow.sg>
Sent: Wednesday, 16 March 2022 9:44 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>; Motor Claim - III <motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>; Ngai Kar Kit <karkit.ngai@ow.sg>; Adeline Lim <adeline@ow.sg>
Subject: (Accept Offer) LOD - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021 *** LKK REF: CC4/III22000048/Kpa3

Without Prejudice

Dear Hsiao Tong,

We accept your offer at **\$3,850.00/-**.
Kindly let us have your discharge voucher.

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

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Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

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

Sent: 16 March 2022 09:34

To: Joseph Low <joseph@ow.sg>

Cc: Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>;
Zuhaidah Samsuri <aida@iii.com.sg>; Motor Claim - III <motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>; Ngai Kar Kit <karkit.ngai@ow.sg>; Adeline Lim <adeline@ow.sg>

Subject: RE: LOD - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021 *** LKK
REF: CC4/III22000048/Kpa3

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We are prepared to revise our offer at a global sum of **\$3,850.00(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.”

Best Regards,
Hsiao Tong, Chew (Ms) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | Email: chewht@lkkauto.com |
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |
S(408933)

From: Joseph Low <joseph@ow.sg>
Sent: Friday, 11 March 2022 4:04 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>;
Zuhaidah Samsuri <aida@iii.com.sg>; Motor Claim - III <motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>; Ngai Kar Kit <karkit.ngai@ow.sg>; Adeline Lim <adeline@ow.sg>
Subject: RE: LOD - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021 *** LKK
REF: CC4/III22000048/Kpa3

Without Prejudice

Dear Hsiao Tong,

Refer to the enclosed email.

Our client are unable to accept your offer as the LOU/LOR price is too low.

We would like to counter propose the Loss of Rental/Use at \$100/- per day as below.

- Cost of Repair (incl. of GST)	S\$ 7,253.19 X 50% liability
- Loss of Rental	S\$ 400.00 (\$100.00 X 04 Days) X 50% liability
- LTA / GIA Search	S\$ 2.00
- TP GIA Report (YM1961E)	S\$ 29.00
Grand Total	<u>S\$ 3,857.60</u>

Hope we could resolve at **\$ 3,857.60**

Please kindly reconsider with our proposed amount.

We appreciate the efforts being put into reviewing the case.

Thank you.

Best Regards,

Joseph Low (Mr.)

Motor Claim Officer

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

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Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>**Sent:** 10 March 2022 09:53**To:** Joseph Low <joseph@ow.sg>**Cc:** EXSTAFF - Eve Tan <Eve.tan@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>; Motor Claim - III <motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>; Ngai Kar Kit <karkit.ngai@ow.sg>; Adeline Lim <adeline@ow.sg>**Subject:** RE: LOD - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021 *** LKK
REF: CC4/III22000048/Kpa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of **\$3,800.00(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.”

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Joseph Low <joseph@ow.sg>**Sent:** Friday, 21 January 2022 11:52 AM**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>**Cc:** Eve Tan <Eve.tan@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>;Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>; Motor Claim - III<motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>; Ngai Kar Kit <karkit.ngai@ow.sg>;

Adeline Lim <adeline@ow.sg>

Subject: LOD - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021 *** LKK REF: CC4/III22000048/Kpa3

Our Ref: SMR546T / TP#1484

Your Ref: YM1961E / CC4/III22000048/Kpa3

Without Prejudice

Dear Motor Claim Department,

We refer to the above mentioned accident.

We are claiming as below:

- Cost of Repair (incl. of GST)	S\$ 7,253.19
- Loss of Rental	S\$ 480.00 (\$120.00 x 04 Days)
- TP GIA Report (YM1961E)	S\$ 29.00
- LTA / GIA Search	S\$ 7.45

Grand Total **S\$ 7769.64**

=====

Your prompt attention is most grateful and look forward to your speedy settlement.

Thank you.

Best Regards,

Joseph Low (Mr.)

Motor Claim Officer

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

OPTIMA//WERKZ™ PTE. LTD.

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

Sent: Tuesday, 11 January 2022 8:27 am

To: Ngai Kar Kit <karkit.ngai@ow.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>;

Motor Claim - III <motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: Check Liability - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021
*** LKK REF: CC4/III22000048/Kpa3

Without Prejudice

Hi,

We propose 50/50 as both parties had given conflict of version.

Please confirm.

Thank you.

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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 | Fax: 6741 4108

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

S(408933)

From: Ngai Kar Kit <karkit.ngai@ow.sg>

Sent: Monday, 10 January 2022 10:58 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>;

Motor Claim - III <motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: Check Liability - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021 ***

LKK REF: CC4/III22000048/Kpa3

Dear Mei Kwan,

Is there any update so far?

Thankyou.

Best Regards,

Ngai Kar Kit (Mr.)

Motor Claim Officer

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

OPT/MA//ERKZ™ PTE. LTD.

Head Office: 6 Kung Chong Road Singapore 159143

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From: Ngai Kar Kit

Sent: Wednesday, 5 January 2022 9:43 am

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>; Motor Claim - III <motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: Check Liability - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021 ***
LKK REF: CC4/III22000048/Kpa3

Dear Mei Kwan,

Enclosed accident scene photos for your perusal.

FYI, we only have the scene photos.

Thankyou.

Best Regards,

Ngai Kar Kit (Mr.)

Motor Claim Officer

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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 4 January 2022 6:35 pm

To: Ngai Kar Kit <karkit.ngai@ow.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>; Motor Claim - III <motorclaim@iii.com.sg>; Admin A <admin-a@lkkauto.com>

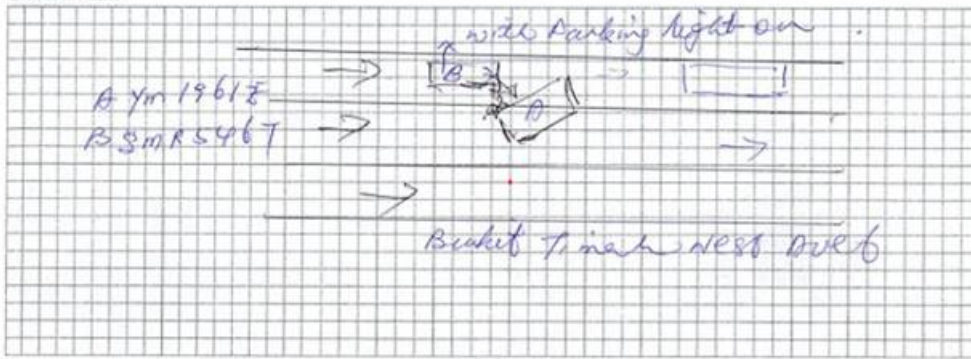
Subject: RE: Check Liability - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021
*** LKK REF: CC4/III22000048/Kpa3

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

I am driving along Bukit Batok West Ave 6, SMR546T was stationary parked at the road side, I wanted to park (with parking signal ON) in front of him. I signalled. But when I slowly drive in to park in front of him, he suddenly drive out without signal, and hit my Lorry left rear.
--

Please provide us the following.

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

Our respective case handler, Hsiao Tong will look into the matter and get back to you in due course.

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 | 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: Ngai Kar Kit [<mailto:karkit.ngai@ow.sg>]

Sent: Tuesday, January 4, 2022 4:47 PM

To: Motor Claim - III <motorclaim@iii.com.sg>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>

Subject: Check Liability - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021

Dear Aida,

Enclosed marked estimate for your perusal.

Has your insured report?

Would like to check on the liability on this case.

Thank you.

Best Regards,

Ngai Kar Kit (Mr.)

Motor Claim Officer

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

OPTIMA//ERKZ™ PTE. LTD.

Head Office: 6 Kung Chong Road Singapore 159143

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From: Ngai Kar Kit

Sent: Tuesday, 4 January 2022 11:24 am

To: Motor Claim - III <motorclaim@iii.com.sg>; sur@lkkauto.com; admin-a@lkkauto.com; Summer (LKK Auto) <admin-d@lkkauto.com>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>

Subject: RE: [EXTERNAL] - PRI - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021

Dear Officer,

As per requested, attached herewith the GIA report for your perusal.

Thankyou.

Best Regards,

Ngai Kar Kit (Mr.)

Motor Claim Officer

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

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From: Motor Claim - III <motorclaim@iii.com.sg>

Sent: Monday, 3 January 2022 2:50 pm

To: Ngai Kar Kit <karkit.ngai@ow.sg>; sur@lkkauto.com; admin-a@lkkauto.com; Summer (LKK Auto)

<admin-d@lkkauto.com>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>; Zuhaidah Samsuri <aida@iii.com.sg>
Subject: RE: [EXTERNAL] - PRI - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021

Dear Sir / Mdm,

Please conduct a survey on TP vehicle [SMR546T](#) and let us have your report urgently.

This claim will be handled by [Ms Aida](#).

*Kindly upload this survey request email to merimen. Please check with workshop if they have negotiated any COR settlement with our insured.

Aside to Ngai Kar,

Kindly provide your client's SAS/GIA report.

Thank You.

Bhuvaneswari
Motor & Work Injury Claims Department
India International Insurance Pte Ltd
64 Cecil Street #04/#05 IOB Building
Singapore 049711
Tel: 6347 6100 Ext 231



From: Ngai Kar Kit <karkit.ngai@ow.sg>

Sent: Monday, 3 January 2022 2:20 pm

To: Motor Claim - III <motorclaim@iii.com.sg>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>

Subject: RE: [EXTERNAL] - PRI - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021

Dear Officer,

Thanks for your prompt reply.

Please appoint LKK for the survey.

Thankyou.

Best Regards,

Ngai Kar Kit (Mr.)
Motor Claim Officer
D: +65 6481 1522 | F: +65 6481 1011

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From: Motor Claim - III <motorclaim@iii.com.sg>

Sent: Monday, 3 January 2022 10:34 am

To: Ngai Kar Kit <karkit.ngai@ow.sg>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>

Subject: RE: [EXTERNAL] - PRI - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021

Dear Sir / Mdm,

We acknowledge receipt of your email.

We propose using one of the following motor surveyors:

- Appraisals Associates Pte Ltd
- Automobile Inspection Services Pte Ltd
- Autoprobe Consultants
- VP Appraisal
- Form Team Adjusters Pte Ltd
- LBS Auto Consultants Pte Ltd
- Priority Services
- LKK Auto Consultants Pte Ltd

Please notify us within 02 days of receipt of this letter for surveyor agreed on or if you have any objections to the above list.

Bhuvaneswari

Motor & Work Injury Claims Department

India International Insurance Pte Ltd

64 Cecil Street #04/#05 IOB Building

Singapore 049711

Tel: 6347 6100 Ext 231



From: Ngai Kar Kit <karkit.ngai@ow.sg>

Sent: Friday, 31 December 2021 5:31 pm

To: Motor Claim - III <motorclaim@iii.com.sg>

Cc: Eve Tan <Eve.tan@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ary Chua <ary.chua@ow.sg>

Subject: [EXTERNAL] - PRI - SMR546T CLAIMING AGAINST YM1961E (INDIA), DOA: 31/12/2021

Dear Motor Claims Department,

Kindly arrange PRI at 10 Ang Mo Kio Industrial Park 2A #01-05 AMK Autopoint S568047.

Thankyou.

Best Regards,

Ngai Kar Kit (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

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Fax: (+65) 6481 1993

Fax: (+65) 6481 1011

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