

## Shiau Chan (LKKAuto)

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**From:** Admin-D (LKKAuto)  
**Sent:** Wednesday, 12 January 2022 4:59 PM  
**To:** 'LOH Cynthia'; 'Corene Chong'; assignments; SUR  
**Cc:** 'filenet-ctom-p-sg'  
**Subject:** RE: S1M03K20\_CONFIRMATION\_REINSPECTION\_ARRANGEMENT\_TP\_VEH\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K \_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

Dear Cynthia,

Thank you for the assignment.

Best Regards,

**Shiau Chan on behalf of Yan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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**From:** LOH Cynthia <cynthia.loh@axa.com.sg>  
**Sent:** Wednesday, 12 January, 2022 4:37 PM  
**To:** Corene Chong <corene@crossborderllc.com>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Cc:** filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>  
**Subject:** S1M03K20\_CONFIRMATION\_REINSPECTION\_ARRANGEMENT\_TP\_VEH\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K \_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

### WITHOUT PREJUDICE

Dear Corene,

Thank you for the email confirmation.

Aside to LKK,

Please assist on the re-inspection.

\*Please note that we have terminated our fax-line. Hence, please send your correspondences to our two common mail boxes instead.

- For OD/TP surveys, email to [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)
- For other correspondences, email to [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)

Thanks & Regards,

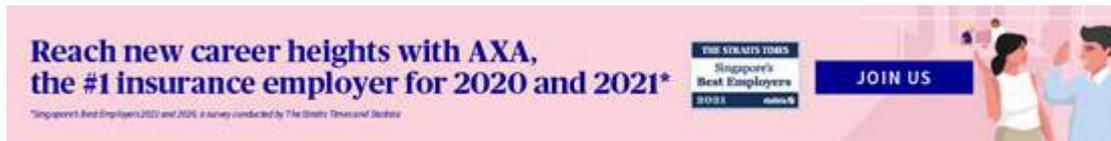


**Cynthia Loh** | Specialist, Motor Claims Department

**AXA Insurance Pte Ltd**

8 Shenton Way, #24-01 AXA Tower, Singapore 068811

Email: [cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)



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Internal

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**From:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>  
**Sent:** Wednesday, January 12, 2022 4:04 PM  
**To:** LOH Cynthia <[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)>  
**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: S1M03K20\_REINSPECTION\_ARRANGEMENT\_TP\_VEH\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K \_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

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**WITHOUT PREJUDICE**

Dear Cynthia

1. We refer to your email appended below.
2. We confirm re-inspection to be conducted as follows:-  
  
Date : Monday, 17 January 2022  
  
Time: : 9.00am  
  
Venue : Prowerkz Garage Pte Ltd  
  
Address: 25 Kaki Bukit Road 4  
#06-87 Synergy @ KB  
Singapore 417800  
  
Contact: Angeline / Nick (6543 6008)
3. Apologise for the typo error on the date.

Thank You.

Regards  
Corene  
TEL: 6438 1323 (ext 2004)

CrossBorders LLC  
133 New Bridge Road  
#23-03/04/05 Chinatown Point  
Singapore 059413  
Tel: (65) 6438 1323  
Fax: (65) 6438 2313

**\*\* IMPORTANT - CROSSBORDERS LLC COVID 19 ADVISORY \*\***

1. **Due to the current COVID 19 situation, our office has implemented full Business Continuity Plans (BCP) and adopted Safe Distancing Measures in our premises.**
2. **For the health and safety of everyone, if you need to visit our office, please take note that we will only allow the client to enter our office. Please do not have anyone accompanying you who is not related to the transaction / matter, such as your child(ren), spouse, fiance/ fiancée and friend(s).**
3. **We seek your understanding that your requests and/ or our replies may be delayed as we and/ or the parties that we liaise with are operating on reduced manpower/ split teams/ work from home arrangements during this period until further notice.**

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---

**From:** LOH Cynthia <[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)>

**Sent:** Wednesday, 12 January 2022 3:31 PM

**To:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>

**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** S1M03K20\_REINSPECTION\_ARRANGEMENT\_TP\_VEH\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K\_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

**WITHOUT PREJUDICE**

Dear Corene,

Please re-confirm whether the re-inspection (RI) is arranged on **next Monday** or **18 January 2022** as according to the Calendar, **18 January 2022** is **"Tuesday"**.

We await your further advice.

\*Please note that we have terminated our fax-line. Hence, please send your correspondences to our two common mail boxes instead.

- For OD/TP surveys, email to [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)
- For other correspondences, email to [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)

Thanks & Regards,



**Cynthia Loh** | Specialist, Motor Claims Department

**AXA Insurance Pte Ltd**

8 Shenton Way, #24-01 AXA Tower, Singapore 068811

Email: [cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)

Customer Care No. 1800 8804888

[www.axa.com.sg](http://www.axa.com.sg)



Cynthia Loh | Specialist, Motor Claims Department  
AXA Insurance Pte Ltd  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Email: [cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)  
Customer Care No. 1800 8804888  
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**From:** LOH Cynthia  
**Sent:** Wednesday, January 12, 2022 3:19 PM  
**To:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>  
**Subject:** S1M03K20\_REINSPECTION\_ARRANGEMENT\_TP\_VEH\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K\_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

**WITHOUT PREJUDICE**

Dear Corene,

Thank you for the re-inspection arrangement. We will be appointing, M/s **LKK Auto Consultants Pte Ltd** to conduct the re-inspection (RI) on **next Monday, 18 January 2022 at 9.00am.**

Aside to LKK,

Please assist on RI – documents has been shared in Smartclaims.

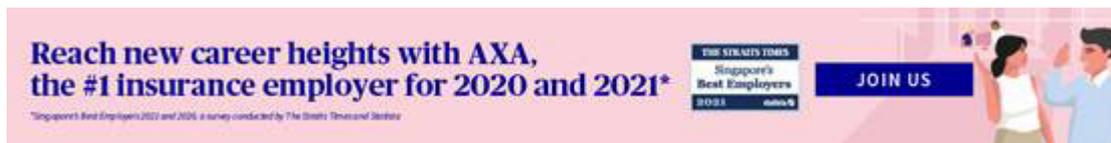
\*Please note that we have terminated our fax-line. Hence, please send your correspondences to our two common mail boxes instead.

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- For other correspondences, email to [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)

Thanks & Regards,



Cynthia Loh | Specialist, Motor Claims Department  
AXA Insurance Pte Ltd  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Email: [cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)  
Customer Care No. 1800 8804888



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**From:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>  
**Sent:** Wednesday, January 12, 2022 1:27 PM  
**To:** LOH Cynthia <[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)>  
**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>  
**Subject:** [EXTERNAL] RE: S1M03K20\_DOWNTIME\_OFFER\_FOR\_REINSPECTION\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K \_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

**WITHOUT PREJUDICE**

Dear Cynthia

1. We refer to our email dated 10 January 2022.
2. Kindly let us know if RI can be conducted on **next Monday, 18 January 2022 at 9.00am** as soon as possible.

Thank You.

Regards  
Corene  
TEL: 6438 1323 (ext 2004)

CrossBorders LLC  
133 New Bridge Road  
#23-03/04/05 Chinatown Point  
Singapore 059413  
Tel: (65) 6438 1323  
Fax: (65) 6438 2313

**\*\* IMPORTANT - CROSSBORDERS LLC COVID 19 ADVISORY \*\***

1. **Due to the current COVID 19 situation, our office has implemented full Business Continuity Plans (BCP) and adopted Safe Distancing Measures in our premises.**
2. **For the health and safety of everyone, if you need to visit our office, please take note that we will only allow the client to enter our office. Please do not have anyone accompanying you who is not related to the transaction / matter, such as your child(ren), spouse, fiancé/ fiancée and friend(s).**
3. **We seek your understanding that your requests and/ or our replies may be delayed as we and/ or the parties that we liaise with are operating on reduced manpower/ split teams/ work from home arrangements during this period until further notice.**

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**From:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>  
**Sent:** Monday, 10 January 2022 12:28 PM  
**To:** 'LOH Cynthia' <[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)>  
**Cc:** 'filenet-ctom-p-sg' <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>  
**Subject:** RE: S1M03K20\_DOWNTIME\_OFFER\_FOR\_REINSPECTION\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K\_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

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**WITHOUT PREJUDICE**

Dear Cynthia

1. We refer to your email dated 30 December 2021.
2. Kindly let us know if re-inspection could be conducted as follows:-  
  
Date : Monday, 18 January 2022  
  
Time: : 9.00am  
  
Venue : Prowerkz Garage Pte Ltd  
  
Address: 25 Kaki Bukit Road 4  
#06-87 Synegry @ KB  
Singapore 417800  
  
Contact: Angeline / Nick (6543 6008)

Thank You.

Regards  
Corene  
TEL: 6438 1323 (ext 2004)

CrossBorders LLC  
133 New Bridge Road  
#23-03/04/05 Chinatown Point  
Singapore 059413  
Tel: (65) 6438 1323  
Fax: (65) 6438 2313

**\*\* IMPORTANT - CROSSBORDERS LLC COVID 19 ADVISORY \*\***

4. **Due to the current COVID 19 situation, our office has implemented full Business Continuity Plans (BCP) and adopted Safe Distancing Measures in our premises.**
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**From:** LOH Cynthia <[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)>  
**Sent:** Thursday, 30 December 2021 4:18 PM  
**To:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>  
**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>  
**Subject:** S1M03K20\_DOWNTIME\_OFFER\_FOR\_REINSPECTION\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K\_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

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

Dear Ms Corene,

We refer to the above matter and your email below.

In this case, we opine the reinspection will only take less than one hour for the physical re-inspection and our adjuster can go to any venue in Singapore at convenient to your client. Hence, we would compensate the sum of \$30.00 to your client for the downtime.

If accepted, please let us know the suitable date and time at least 10 days of lead-time in order to co-ordinate with our surveyor on the matter.

May we hear from you in due course.

Thank you.

\*Please note that we have terminated our fax-line. Hence, please send your correspondences to our two common mail boxes instead.

- For OD/TP surveys, email to [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)
- For other correspondences, email to [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)

Regards,



**Cynthia Loh** | Specialist, Motor Claims Department  
**AXA Insurance Pte Ltd**  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Email: [cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)  
Customer Care No. 1800 8804888  
[www.axa.com.sg](http://www.axa.com.sg)

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\*Singapore's Best Employers 2021 and 2020 a survey conducted by The Straits Times and Statista





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Internal

**From:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>

**Sent:** Thursday, December 30, 2021 3:52 PM

**To:** LOH Cynthia <[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)>

**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>

**Subject:** [EXTERNAL] RE: S1M03K20\_REQUEST\_FOR\_REINSPECTION\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K \_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

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**WITHOUT PREJUDICE**

Dear Ms Cynthia

1. We refer to your email dated 27 December 2021.
2. Before we take instructions on your offer and re-inspection, please let us know if you are prepared to offer downtime fees for the re-inspection as under the NIMA protocol, the post repair inspection should be made before the repaired vehicle is returned to the claimant.
3. We propose \$100.00 for the downtime fees.
4. Kindly revert.

Thank You.

Regards

Corene

TEL: 6438 1323 (ext 2004)

CrossBorders LLC

133 New Bridge Road

#23-03/04/05 Chinatown Point

Singapore 059413

Tel: (65) 6438 1323

Fax: (65) 6438 2313

**\*\* IMPORTANT - CROSSBORDERS LLC COVID 19 ADVISORY \*\***

1. **Due to the current COVID 19 situation, our office has implemented full Business Continuity Plans (BCP) and adopted Safe Distancing Measures in our premises.**
2. **For the health and safety of everyone, if you need to visit our office, please take note that we will only allow the client to enter our office. Please do not have anyone accompanying you who is not related to the transaction / matter, such as your child(ren), spouse, fiancé/ fiancée and friend(s).**
3. **We seek your understanding that your requests and/ or our replies may be delayed as we and/ or the parties that we liaise with are operating on reduced manpower/ split teams/ work from home arrangements during this period until further notice.**

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---

**From:** LOH Cynthia <[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)>  
**Sent:** Monday, 27 December 2021 2:04 PM  
**To:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>  
**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>  
**Subject:** S1M03K20\_REQUEST\_FOR\_REINSPECTION\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K\_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

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

Dear Corene,

We refer to our email of even date.

We would like to conduct a reinspection of your client's vehicle SMT6433K. Please let us know a suitable date and time.

We would appreciate that in letting us know the date, your client could allow us at least 10 days of lead-time.

This is to allow us to co-ordinate with the surveyor concerning the re-inspection date and time.

May we hear from you in due course.

\*Please note that we have terminated our fax-line. Hence, please send your correspondences to our two common mail boxes instead.

- For OD/TP surveys, email to [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)
- For other correspondences, email to [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)

Thanks & Regards,



**Cynthia Loh** | Specialist, Motor Claims Department  
**AXA Insurance Pte Ltd**  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Email: [cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)  
Customer Care No. 1800 8804888  
[www.axa.com.sg](http://www.axa.com.sg)



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Internal

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**From:** do not reply <[donotreply@axa.com.sg](mailto:donotreply@axa.com.sg)>  
**Sent:** Monday, December 27, 2021 12:42 PM  
**To:** Corene Chong <[corene@crossbordersllc.com](mailto:corene@crossbordersllc.com)>  
**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>; LOH Cynthia <[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)>

**Subject:** S1M03K20\_[TP REF:AJ.tk.7920Z.2021.PG-PD]\_Accident Involving SHC1878S & SMT6433K  
\_along\_SERANGOON ROAD on 11/10/2021 PersonalAutoLine

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

**ACCIDENT INVOLVING SHC1878S AND SMT6433K ON 11/10/2021**

Dear Sirs,

Thank you for your email, we acknowledge receipt of your letter dated 23/12/2021 and the enclosures on 27/12/2021

We are reviewing on your client's claim and will reply to you substantively soon.

For us to deal with your claim, kindly furnish us the scene photos, independent witnesses statement/ video footages. (if available)

Meanwhile, kindly hold your hands on the matter.

For future correspondence, please reply to LOH Cynthia at [cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)

Thank you.  
Yours faithfully  
AXA Insurance Pte Ltd

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