

Hsiao Tong (LKKAUTO)

From: Alfred Toh <alfred.toh@sg.cntaiping.com>
Sent: Wednesday, 2 March 2022 4:48 PM
To: Hsiao Tong (LKKAUTO); Admin A; mcityrentals@gmail.com; insurance@ssgroup.sg
Cc: Claims Dept of CTI; Alfred Toh; Chong Boon Sen; Pauline Tham; Bryan Ang (LKKAUTO); ivy.limls@ssgroup.sg
Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)
Attachments: ROAD TAX EXPIRY.pdf; GR777P.pdf

[Confidential]

LKK REF: CC6/CTI22000591/Ura3

CTI REF: SNM22D200454/C02/GR777P/TOHHS

Dear Hsiao Tong

We refer to your emails pertaining to the accident on 15 January 2022 at 2006 hours along Bukit Timah Road.

Video footage showed that third party changed lane and collided with Insured vehicle.

Please proceed to maintain rejection of the third party property claim against Insured's motor insurance policy based on NATURE OF ACCIDENT as expired road tax is Traffic Offence not Accident Offence.

Aside to M/s MCT RENTALS PTE LTD, please assist to check and advise the penalty issued by LTA on the expiry of Road Tax of GR777P **urgently**. (copy of search result provided by third party appointed workshop attached)

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Wednesday, 2 March 2022 1:54 pm
To: Alfred Toh <alfred.toh@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

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Dear Alfred,

We refer to the above matter.

Please advise your instruction as third party intends to pass to lawyer for further handling.

Thank you.

Re: ACCIDENT ON : 15/01/22, INVOLVING CLIENT'S (SMU 8898 J) & THIRD PARTY (GR...



David Ang <hupmotor@gmail.com>

To: Hsiao Tong (LKKAuto)

Cc: Admin A; Marcus Chua (LKKAuto); Jaslin Kok (LKK Auto)

Reply

Reply All

Forward



Wed 2/3/2022 1:46 PM

Dear Hsiao Tong,

We refer to our email on : 22/02/22, yesterday is the due date, Kindly revert your offer for settlement, Failing, case will be handled by client's solicitors, Beyond our control.

On Tue, 22 Feb 2022 at 13:57, David Ang <hupmotor@gmail.com> wrote:

Dear Hsiao Tong,

Kindly revert & confirm the settlement for above reference claims by the next (7) days, As client's had been looking for further action by solicitors, Beyond our control.

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

Sent: Tuesday, 22 February 2022 3:31 PM

To: Alfred Toh <alfred.toh@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; claimsdept@sg.cntaiping.com

Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

Dear Mr Alfred,

We refer to your below email.

We were informed by our insured that they did not file claim against third party as there is no damage incurred from this accident. The damage sustained on the left front portion was old damage.

Please be informed that third party disagreed on our rejection and submitted a copy of LTA enquiry to show that insured vehicle cannot be used on public road on 15 Jan 2022(DOA). Third party insist to pursue the claim against our insured. Attached is a copy of third party video for your easy reference.

In term of cause of collision, the video shows that third party changed lane and collided with our insured. We are of the view that third party should exercise caution while changing lane.

Kindly advise if we shall maintain rejection or else advise further instruction.

Thank you.

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: Alfred Toh <alfred.toh@sg.cntaiping.com>

Sent: Monday, 7 February 2022 3:41 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>

Subject: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

Hi Hsiao Tong

Please proceed to reject the third party claim based on the video footage.

At the same, please check with mutual client to confirm they are NOT filing claim against third party based on the video footage (reporting only as advised in SAS report)

Best Regards

Alfred Toh

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Email: claimsdept@sg.cntaiping.com

alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅城 TaipingSG

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 7 February 2022 3:33 pm
To: Alfred Toh <alfred.toh@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

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Dear Mr Alfred,

We refer to the above matter.

Based on insured video footage, it shows that third party change lane from left to right and collided with our insured vehicle. We are of the view that third party is more liable as he should keep in the proper lane and change lane only when it is safe.

In view of this, we are intending to reject third party claim.

For your approval/comments please.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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: Alfred Toh <alfred.toh@sg.cntaiping.com>
Sent: Thursday, 3 February 2022 5:25 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

Hi Mei Kwan

I have just send over the video footage to the below email provided by you.

Please assist to check.

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, 3 February 2022 5:19 pm
To: Alfred Toh <alfred.toh@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

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Dear Alfred,

We only received part 1.

Our file size limit is around 10-12MB.

Please send to lkkesteam@gmail.com for file size >10-12MB.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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)

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From: Alfred Toh <alfred.toh@sg.cntaiping.com>
Sent: Thursday, 3 February, 2022 4:53 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Alfred Toh <alfred.toh@sg.cntaiping.com>
Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

Dear Jaslin/Mei Kwan

Please check and advise **whether the video footage & Insured's SAS report are received.** (your emails bounced back)

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Alfred Toh
Sent: Thursday, 3 February 2022 4:50 pm
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Alfred Toh <alfred.toh@sg.cntaiping.com>
Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

Resend vi 2 emails (your emails bounced) part 2

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Alfred Toh
Sent: Thursday, 3 February 2022 4:48 pm
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Alfred Toh <alfred.toh@sg.cntaiping.com>
Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

Resend vi 2 emails (your emails bounced) part 1

LKK REF: CC6/CTI22000591/Ura3
CTI REF: SNM22D200454/C02/GR777P/TOHHS

Dear Jaslin/Mei Kwan

Please note that we have given mutual client's video footage and SAS REPORT to your good office via email on 22 January 2022.

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

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From: Alfred Toh

Sent: Thursday, 3 February 2022 4:43 pm

To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: m city <mcityrentals@gmail.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>; insurance@ssgroup.sg; Alfred Toh <alfred.toh@sg.cntaiping.com>; ivy.limls@ssgroup.sg; Chong Boon Sen <boonsen.chong@sg.cntaiping.com>

Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

LKK REF: CC6/CTI22000591/Ura3

CTI REF: SNM22D200454/C02/GR777P/TOHHS

Dear Jaslin/Mei Kwan

Please note that we have given mutual client's video footage and SAS REPORT to your good office via email on 22 January 2022.

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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

Sent: Thursday, 3 February 2022 1:07 pm

To: m city <mcityrentals@gmail.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; insurance@ssgroup.sg; Claims Dept of CTI <claimsdept@sg.cntaiping.com>; ivy.limls@ssgroup.sg

Subject: RE: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

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Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of insured's accident report for our necessary action.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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)

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From: m city <mcityrentals@gmail.com>

Sent: Wednesday, 19 January, 2022 12:42 PM

To: Alfred Toh <alfred.toh@sg.cntaiping.com>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; insurance@ssgroup.sg; Claims Dept of CTI <claimsdept@sg.cntaiping.com>; ivy.limls@ssgroup.sg

Subject: Re: Accident Involving GR777P & SMU8898J along Newton Circus Bukit Timah Exit on 15.01.2022 - SNM22D200454/C02/GR777P/TOHHS (LKK REF: CC6/CTI22000591/Ura3)

Dear Alfred

Good afternoon. Noted with thanks . Driver will make a report by today.

Regards

Ginny



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On Tue, Jan 18, 2022 at 4:35 PM Alfred Toh <alfred.toh@sg.cntaiping.com> wrote:

[Confidential]

POLICY NO: DMCVSNA00043022102

INSURED: M/S MCT RENTALS PTE LTD

VEHICLE NO: GR777P (risk 11)

DRIVER: LEE MING LUNG LEONARDO (AS ADVISED BY THIRD PARTY)

LKK REF: CC6/CTI22000591/Ura3

CTI REF: SNM22D200454/C02/GR777P/TOHHS

M/S MCT RENTALS PTE LTD

ATTN: OFFICER-IN-CHARGE

Dear Sirs

We understand from our appointed agent, M/s LKK Auto Consultants Pte Ltd that there is an incoming claim against your motor insurance policy arising out of accident along Newton Circus Bukit Timah exit on 15 January 2022 at about 2006 hours.

It is noted that there is no report of GR777P filed/received till date.

Please proceed to file Accident Report **IMMEDIATELY** to enable M/s LKK Auto Consultants Pte Ltd to handle the claim.

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG

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From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Sent: Tuesday, 18 January 2022 3:30 pm

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; admin-a@lkkauto.com; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Subject: O/R: SNM22D200454/C02/GR777P/TOHHS / FW: Direct Settlement - Accident Involving GR777P (OI : CTI - TBA) AND SMU8898J (TP : LKK REF - CC6/CTI22000591/Ura3) on 15.01.2022

Dear all,

Please note that officer in charge for this case is Alfred Toh.

Claim no SNM22D200454/C02/GR777P/TOHHS.

Dear Alfred,

Pls revert LKK.

Chong Boon Sen
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 63896116 | F: (65) 62247175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 Taiping SG

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, 17 January 2022 6:37 pm
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: Direct Settlement - Accident Involving GR777P (OI : CTI - TBA) AND SMU8898J (TP : LKK REF - CC6/CTI22000591/Ura3) on 15.01.2022

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Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMU 8898J at M/s Hup Motor Trading & Service on 17/01/2022 on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- estimated cost of repair

We will get back to you on preliminary advice.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Jaslin.

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

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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



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