Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Friday, 28 October 2022 10:24 AM

To: TEO Kitty

Cc: filenet-ctom-p-sg

Subject: RE: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) &

MINDEF 33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

Without Prejudice

Dear Kitty,

Please issue cheque and send to our office.

LKK Auto Consultants Pte Ltd

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

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: TEO Kitty <kitty.teo@axa.com.sg> Sent: Monday, 24 October 2022 9:35 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com> **Cc:** filenet-ctom-p-sg@axa.com.hk>

Subject: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF 33311MID_ALONG

TRANSIT RD_ON 06/01/2020 17.45

WITHOUT PREJUDICE

Dear Hsiao Tong,

Please complete the GIRO or PayNow form.

Warmest Regards

Kitty Teo

Specialist, Motor Claims Department

AXA Insurance Pte Ltd

Email: kitty.teo@axa.com.sg
Website: www.axa.com.sg

Mailing address: Robinson Road P.O. Box 1094 Singapore 902144

Courier and deliveries: 9 North Bouna Vista Drive #18-01/06 The Metropolis Tower 1 Singapore 138588



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CONFIDENTIAL

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

Sent: Thursday, October 13, 2022 7:44 AM **To:** TEO Kitty <<u>kitty.teo@axa.com.sg</u>>

Cc: filenet-ctom-p-sg@axa.com.hk>

Subject: [EXTERNAL] RE: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF

33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

Without Prejudice

Dear Kitty,

Yes, pay to PS DEFENCE.

Tnanks.

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: TEO Kitty < kitty.teo@axa.com.sg
Sent: Wednesday, 12 October 2022 8:43 PM
To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com
Cc: filenet-ctom-p-sg < filenet-ctom-p-sg@axa.com.hk

Subject: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF 33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

Dear Hsiao Tong,

Please confirm is it we pay to PS DEFENCE?

Warmest Regards

Kitty Teo

Specialist, Motor Claims Department

AXA Insurance Pte Ltd

Email: kitty.teo@axa.com.sg
Website: www.axa.com.sg

Mailing address: Robinson Road P.O. Box 1094 Singapore 902144

Courier and deliveries: 9 North Bouna Vista Drive #18-01/06 The Metropolis Tower 1 Singapore 138588



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CONFIDENTIAL

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

Sent: Friday, September 30, 2022 8:39 AM **To:** TEO Kitty <<u>kitty.teo@axa.com.sg</u>>

Subject: [EXTERNAL] RE: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF

33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

URGENT

Without Prejudice

Dear Kitty,

We have yet received payment till date.

Please let us have the payment within the next 10days. Otherwise, we have our principal instruction to proceed next course of action.

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

Sent: Friday, 16 September 2022 9:18 AM **To:** TEO Kitty < <u>kitty.teo@axa.com.sg</u>>

Subject: Re: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF

33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

Without Prejudice

Dear Kitty,

We refer to our below email.

Please advise payment status. Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: -

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

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 31 August 2022 9:34 am **To:** TEO Kitty <kitty.teo@axa.com.sg>

Subject: RE: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF

33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

REMINDER

Without Prejudice

Dear Kitty,

We noted that this case is under your care.

Kindly refer to the attached email from our principal which is self-explanatory.

We hope that it is clarified and we look forward your payment soon.

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: Hsiao Tong (LKKAuto)

Sent: Friday, 29 July 2022 9:59 AM

To: TEO Kitty < kitty.teo@axa.com.sg>

Subject: RE: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF

33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

Without Prejudice

Dear Kitty,

We noted that this case is under your care.

Kindly refer to the attached email from our principal which is self-explanatory.

We hope that it is clarified and we look forward your payment soon.

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: ONG Kian Theng Derick < derick.ongkt@axa.com.sg>

Sent: Monday, 4 July 2022 9:57 PM

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

Subject: RE: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF

33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

Without Prejudice

Dear Hsiao Tong

We refer to the above matter.

Please be informed at the registered owner of 33311MID should sign the Discharge Voucher.

Please assist to get the registered owner of 33311MID to complete the discharge voucher and endorsed with company stamp.

we/I EDWIN KANG WEE HUAT , COMPANY REG NO: SAF / HQ TPT , hereby agree to accept the sum of SIX HUNDRED THREE DOLLARS AND SEVENTY ONE CENTS ONLY (SGD 603.71) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property and all costs and expenses that we/I have and/or may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. SJX7698X, as a result of an accident at ALONG TRANSIT ROAD on 06.01.2022 of which we/I were/was the hirer/owner/driver/rider/pillion/Passenger of motor vehicle no. 33311MID .

*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defense available to us.

Warmest Regards

Derick Ong

Claim Specialist, Motor Claims Department

AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144

Customer Centre: 9 North Buona Vista Drive, #18-01/06 The Metropolis Tower 1, Singapore 138588

Telephone: 1800 8804888

Email: derick.ongkt@axa.com.sg



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Internal

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

Sent: Monday, July 4, 2022 16:27

To: ONG Kian Theng Derick < derick.ongkt@axa.com.sg>

Subject: [EXTERNAL] RE: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF

33311MID_ALONG TRANSIT RD_ON 06/01/2020 17.45

Without Prejudice

Hi Derick,

Attached is a copy of signed DV for your necessary action.

Please assist to issue a cheque made payable to "**PS DEFENCE**" and mail it to LKK [Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 S(408933)].

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: ONG Kian Theng Derick < derick.ongkt@axa.com.sg>

Sent: Wednesday, 29 June 2022 11:09 AM

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

Subject: S2M03W16_DISCHARGE VOUCHER AND GIRO FORM_SJX7698X (AXA INSD) & MINDEF 33311MID_ALONG

TRANSIT RD_ON 06/01/2020 17.45

Without Prejudice

Dear Sir/Madam

We refer to the above matter.

Please sign and return the attached discharge voucher and GIRO form, together with your client's Letter of Authorisation, to enable us process the payment.

Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defense available to us.

Warmest Regards

Derick Ong

Claim Specialist, Motor Claims Department

AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144

Customer Centre: 9 North Buona Vista Drive, #18-01/06 The Metropolis Tower 1, Singapore 138588

Telephone: 1800 8804888

Email: derick.ongkt@axa.com.sg



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Internal

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

Sent: Tuesday, June 21, 2022 11:28

To: KHONG Lynn < lynn.khong@axa.com.sg>

Cc: Olivia Lau (LKKAuto) < olivialau@lkkauto.com >; filenet-ctom-p-sg < filenet-ctom-p-sg@axa.com.hk >

Subject: RE: S2M03W16_TPPD OFFER (TCA)_SJX7698X (AXA INSD) & MINDEF 33311MID_ALONG TRANSIT RD_ON

06/01/2020 17.45

Without Prejudice

Dear Lynn,

Thank you for your email.

We have our principal instruction to accept your offer.

Please send us DV/payment. Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

S(408933)

From: KHONG Lynn < lynn.khong@axa.com.sg>

Sent: Monday, 13 June 2022 7:18 PM

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

Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>

Subject: S2M03W16_TPPD OFFER (TCA)_SJX7698X (AXA INSD) & MINDEF 33311MID_ALONG TRANSIT RD_ON

06/01/2020 17.45

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Hsiao Tong,

We refer to the above matters.

On without admission of liability, we are prepared to offer <u>\$\$603.71</u> (all in) being full and final settlement of your client's claim. Calculated as follow:-

Cost of Repair \$1,143.42 @50% = \$\$571.71 Insurer search Fee \$\$2.00 Police Report Fee \$\$30.00 TOTAL \$603.71

Kindly advise acceptance and our Discharge Voucher will follow.

Please be informed that the above proposal is deemed to be a full and final settlement of any and all claims, loss and/or damages, both directly and/or indirectly incurred by your client against our client(s) and their motor insurance policy with AXA.

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 authorized 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

Best Regards,

Lynn Khong

Specialist Motor (Property) Claims

Motor (Property) Claims | AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144

Customer Centre: 9 North Buona Vista Drive, #18-01/06 The Metropolis Tower 1, Singapore 138588

Telephone: +65 68804888

Email: lynn.khong@axa.com.sg



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We appreciate your patience as we are experiencing higher volume.

Upcoming out-of-office & closure notification: 30/05/2022 & 15/06/2022

For claims query, kindly email to cst@axa.com.sg for further assistance. For claims survey, kindly email to motor.survey@axa.com.sg For bill/DV submission, kindly email to motor.doc@axa.com.sg For LOD submission, kindly email to motor.doc@axa.com.sg

Internal

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

Sent: Thursday, June 2, 2022 4:30 PM **To:** KHONG Lynn < lynn.khong@axa.com.sg

Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: [EXTERNAL] RE: S2M03W16_TCA_Accident Involving SJX7698X & MINDEF 33311MID (TP)_ALONG TRANSIT

RD_ON 06/01/2020 17.45

Without Prejudice

Hi Lynn,

Please let us have your offer.

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: Hsiao Tong (LKKAuto)

Sent: Friday, 29 April 2022 8:40 AM

To: KHONG Lynn < lynn.khong@axa.com.sg
Cc: Olivia Lau (LKKAuto) < olivialau@lkkauto.com>

Subject: RE: S2M03W16_TCA_Accident Involving SJX7698X & MINDEF 33311MID (TP)_ALONG TRANSIT RD_ON

06/01/2020 17.45

Without Prejudice

Dear Lynn,

Thank you for your email.

We are of the view that TCA is applicable.

Please let us have your offer based on TCA.

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: KHONG Lynn < lynn.khong@axa.com.sg>

Sent: Monday, 11 April 2022 2:22 PM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com cc: Olivia Lau (LKKAuto) < clivialau@lkkauto.com

Subject: S2M03W16_TCA_Accident Involving SJX7698X & MINDEF 33311MID (TP)_ALONG TRANSIT RD_ON

06/01/2020 17.45

'WITHOUT PREJUDICE' SAVE AS TO COSTS

Dear Hsiao Tong,

We refer to the above subject matters.

Scope of cover – Comprehensive Excess under policy: \$\$700

Kindly confirm whether TCA is applicable for this matter.

Thank you.

Best Regards,

Lynn Khong

Specialist, Motor Claims Department AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144

Customer Centre: 9 North Buona Vista Drive, #18-01/06 The Metropolis Tower 1, Singapore 138588

Customer Care No. 1800 8804888

www.axa.com.sg



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Upcoming out-of-office & closure notification: 08/04/2022 (4pm), 13/04/2022, 29/04/2022

For claims query, kindly email to cst@axa.com.sq for further assistance.

For claims survey, kindly email to motor.survey@axa.com.sg
For bill/DV submission, kindly email to motor.bill@axa.com.sg
For LOD submission, kindly email to motor.doc@axa.com.sg

----Original Message-----

From: do not reply < donotreply@axa.com.sg>

Sent: Friday, March 18, 2022 2:39 PM

To: chewht@lkkauto.com; SPF C EACRS@spf.gov.sg`

Cc: filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>; KHONG Lynn <lynn.khong@axa.com.sg>

Subject: S2M03W16_LK_[TP REF:MINDEF (TP) military vehicles]_Accident Involving SJX7698X & MINDEF (TP) military

vehicles_along_TRANSIT RD on 06/01/2020 17.45_PersonalAutoLine

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

ACCIDENT INVOLVING SJX7698X AND MINDEF (TP) military vehicles ON 0.01.2020

Dear Sirs,

Thank you for your email, we acknowledge receipt of your letter dated 17.03.2022 and the enclosures on 18.03.2022.

The above accident has not been reported to us by our insured. 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 KHONG Lynn at lynn.khong@axa.com.sg

Thank you.
Yours faithfully
AXA Insurance Pte Ltd

----Original Message-----

From: CST <cst@axa.com.sg>

Sent: Thursday, 17 March 2022 9:17 PM

To: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>; SG AXA Insurance SM AXA SGP - Motor Survey

<motor.survey@axa.com.sg>

Subject: Recovery Claim For MID33311 // DOA: 06/01/2020 // AXA Insured: SJX7698X

Dear Team,

Policy GA508418 No Claim Number

Please refer to the below email and attachments for your necessary action.

Best Regards,

Dionne Danganan

Specialist, Customer Care AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144 Customer Centre: 9 North Buona Vista Drive, #18-

01/06 The Metropolis Tower 1, Singapore 138588

Tel: +65 68804888 www.axa.com.sg

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------ Original Message ------From: Hsiao Tong [chewht@lkkauto.com]

Sent: 15/03/2022 08:14 To: cst@axa.com.sg Cc: olivialau@lkkauto.com

Subject: [EXTERNAL] Recovery Claim For MID33311 // DOA: 06/01/2020 // AXA Insured: SJX7698X

Your Ref: To be advised Without Prejudice

LKK Ref: CC2/MIDA22000828/p

M/s AXA Insurance Pte Ltd

Dear Sirs,

ACCIDENT INVOLVING MID 33311 & SJX 7698X ON 06/01/2020

We refer to the above matter.

We have been appointed by MINDEF as claims adjuster to handle all traffic accident claims involving military vehicles with effect from December 2021.

We are instructed that the accident was caused by your insured's negligent driving and / or management of his vehicle. As a result of the accident, our principal's vehicle was damaged and our principal has been put to loss and expense, particulars of which are as follows: -

1. Cost of Repair

\$ 1,143.42

2. Insurer search Fee

\$ 2.00

3. Police Report Fee

\$ 30.00

TOTAL

\$ 1,175.42

A copy of the supporting documents is enclosed.

* Please be note that repairs of MINDEF vehicles involved in accidents are carried out by MINDEF list of appointed contractors or at the unit's zonal workshops. There is no survey report of MINDEF vehicles.

Kindly look into the above claim and let us have your cheque made payable to "PS DEFENCE" within the next 14 days from this letter.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com<mailto:chewht@lkkauto.com> | HQ : Blk 51, Paya Ubi Industrial

Park, Ubi Avenue 1, #02-25 | S(408933)

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Internal

Internal

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AXA China Region Insurance Company Limited !

AXA China Region Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability)

AXA General Insurance Hong Kong Limited !

AXA Wealth Management (HK) Limited !

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