

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 2 November 2022 8:25 PM  
**To:** Gary Cher  
**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SBW1888D(AXA) AND SMX8554K ALONG/AT CENTRAL BOULEVARD ON 12/09/2022  
**Attachments:** DIRECT CREDIT\_2022.pdf; PAYNOW FORM\_2022.pdf

Dear Sirs,

Apologised for late response.

According to AXA, surveyor had finalized the repair with repairer and 4 working days are recommended.

As such, AXA will reimburse you \$320 for the loss of use benefit.

Kindly assists to complete either the direct credit form or paynow form to enable AXA process the payment.

Thank you.

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

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**From:** Gary Cher <[garychercc@yahoo.com.sg](mailto:garychercc@yahoo.com.sg)>  
**Sent:** Friday, 28 October 2022 12:41 pm  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: Claim Notification - ACCIDENT INVOLVING SBW1888D(AXA) AND SMX8554K ALONG/AT CENTRAL BOULEVARD ON 12/09/2022

Hi Hsiao Tong,

You may have overlooked my email below.

Would appreciate your update.

Thank you.

Regards

Gary Cher

On Sun, 23 Oct 2022 at 22:33, Gary Cher  
<[garychercc@yahoo.com.sg](mailto:garychercc@yahoo.com.sg)> wrote:

Hi Hsiao Tong,

May I know if there is any update on the review of my transport allowance claim?

Thank you.

Regards

Gary Cher

On Thu, 6 Oct 2022 at 7:22, Gary Cher  
<garychercc@yahoo.com.sg> wrote:

Hi Hsiao Tong,

Thank you for your help.

Regards

Gary Cher

On Tue, 4 Oct 2022 at 8:39, Hsiao Tong (LKKAUTO)  
<chewht@lkkauto.com> wrote:

Dear Sirs,

We have forwarded your email to AXA for further review.

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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**From:** Gary Cher <garychercc@yahoo.com.sg>

**Sent:** Friday, 30 September 2022 4:33 PM

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

**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SBW1888D(AXA) AND SMX8554K ALONG/AT CENTRAL BOULEVARD ON 12/09/2022

Hi Hsiao Tong,

I have also incur car rental cost of \$600 during the car repair in Borneo Motors workshop - see attached invoice.

Understand our AXA insurance policy has a daily transport allowance of \$80/day up to max of 10 days.

May I know if you could assist me with this transport claim?

Thanks.

Regards

Gary Cher

On Tuesday, 27 September 2022 at 05:54:37 pm SGT, Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Dear Mr Gary,

We acknowledge receipt of your email dated 26/07/2022.

No action is required at your end and AXA will handle the matter.

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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**From:** Gary Cher <[garychercc@yahoo.com.sg](mailto:garychercc@yahoo.com.sg)>

**Sent:** Monday, 26 September 2022 9:24 AM

**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SBW1888D(AXA) AND SMX8554K ALONG/AT CENTRAL BOULEVARD ON 12/09/2022

\*I will handle all the documentation and insurance matters.

Regards

Gary Cher

On Monday, 26 September 2022 at 09:22:14 am SGT, Gary Cher <[garychercc@yahoo.com.sg](mailto:garychercc@yahoo.com.sg)> wrote:

Hi Ms Chew,

Mr Goh Chai Seng is my father-in-law.

I was driving the car when the accident happened. I will

Please find attached the followings:

1. Photos of damaged vehicles at accident scene
2. Accident statement filed with Borneo Motors (Password: SBW1888D0539J)
3. AXA insurance policy
4. Driver's driving license
5. Both driver's driving license (with driver of the other vehicle)

You can contact me at 98768799 should you require further information/ clarification.

Thanks.

Regards

Gary Cher Chee Chuang

On Tuesday, 20 September 2022 at 11:15:56 am SGT, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

20 Sept 2022

**GOH CHAI SENG**  
Driver: CHER CHEE CHUANG

[By Email only]

Dear Sirs/ Mdm

**OUR REF : CC4/ASM22009001/Apa3// S2M04AVP**  
**YOUR REF : SBW1888D**

**ACCIDENT INVOLVING SBW1888D(AXA) AND SMX8554K ALONG/AT CENTRAL BOULEVARD ON 12/09/2022**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third-party claim against your policy.

We have received a third-party claim(s) from SMX8554K against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third-party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

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) |

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