

C. S. ONG AUTO PTE. LTD.

Co. & GST Reg. No.: 201408916W

7030, Ang Mo Kio Avenue 5, #B1-01 Northstar @ AMK, Singapore 569880

H/P: 6484 1933 | Fax: 6481 1916

E-Mail: csongauto.claims@yahoo.com

Our Ref : **SNB9956G**

Your Ref : **SNB8968D**

Date : **22/Feb/2023**

BY MAIL WITHOUT PREJUDICE

ALLIANZ INSURANCE SINGAPORE PTE LTD

79 ROBINSON ROAD

#09-01

SINGAPORE 068897

Attn: Motor Claims Department

Dear Sir/Madam,

ACCIDENT INVOLVING : **SNB9956G & SNB8968D**

DATE OF ACCIDENT : **15/11/2022**

LOCATION : **PIE TOWARDS CHANGI**

We refer to the above-mentioned accident.

We are claiming as follows :

Cost of Repairs	:	\$	8,362.20
Loss of Use / Loss of Rental:	\$	800.00	(\$100/DAY X 08DAYS)
Search Fees	:	\$	38.45
Towing	:	\$	90.00

Grand Total : \$ **9,290.65**

The above-mentioned settlement is in respect to our client's property damage and shall not be prejudicial to any other claims arising from the same accident.

Kindly send us an acknowledgement of receipt of this letter within fourteen (14) days from your receipt of this letter. Should you require any further enquires, please contact us or send an email to csongauto.claims@yahoo.com

Yours faithfully,

C. S. ONG AUTO PTE LTD

*This is a computer-generated letter and does not need a signature.

LETTER OF AUTHORISATION

Accident on 15/11/2022 @ 0805 hrs along PIE Towards Changi involving
vehicles nos. SNB 9956G & SNB 8968D

In consideration of C.S. Ong Auto Pte Ltd, 7030 Ang Mo Kio Ave 5 #B1-01 Northstar @ AMK (S) 569880, repairing my/our motor vehicle no. SNB 9956G at my/our request, I/We, Kelvin Tan Jun Xiang ("the claimant") of 288 Bukit Batok Street 25 #10-242 Singapore 656288 (address) bearing NRIC no. S9203809B the owner of motor vehicle no. SNB 9956G, hereby authorise them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc, to any of their appointed advocates to act of me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorise them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by C.S. Ong Auto pte Ltd. I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. If my/our claim is unsuccessful, I/we undertake to pay to C.S. Ong Auto pte Ltd the cost of repairs of my/our vehicle.

Should the settlement cheque be drawn in my/our favour, I/we hereby give my/our instruction to clear the said cheque on my/our behalf by presenting the same for payment directly into C.S. Ong Auto pte Ltd account. Upon clearance of the said cheque, I/we further authorise C.S. Ong Auto pte Ltd and/or their appointed law firm to utilise the monies to pay their charges without further reference to me. In the event the settlement cheque is being sent to me directly, I/we undertake to pay C.S. Ong Auto pte Ltd the cost of repairs of my/our vehicle within 7 working days from the receipt of said settlement cheque.

I confirm that the payment to C.S. Ong Auto pte Ltd shall amount to a good discharge of C.S. Ong Auto pte Ltd and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 16 day of Nov (month) 2022 (year).

li

"The Claimant's" Signature

Name: Kelvin Tan Jun Xiang

NRIC No.: S9203809B



C.S. Ong Auto pte Ltd

Name: Sheena Koh



C. S. ONG AUTO PTE. LTD.
UEN: 201408916W
7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore (569880)
Tel: 6484 1933 | Fax: 6481 1916
E-mail: csongauto@yahoo.com.sg

Tax Invoice
IN-202314082
22/02/2023

Billing To
Motor Claims Department
Allianz Insurance Singapore Pte Ltd

Reg No: SNB9956G
Car Model: Toyota Yaris Cross
Mileage:
Sales Type: Claims

No.	Product	Quantity	Price	Total
1	Third Party Claim Involving Vehicle No. SNB9956G & SNB8968D Accident On 15/11/2022 At Around 0805hrs Along PIE Towards Changi	0	\$ -	\$ -
2	Total Cost Of Repair For Vehicle No. SNB9956G	1	\$ 7,742.78	\$ 7,742.78

Sub Total \$ 7,742.78
GST 8% \$ 619.42
Total \$ 8,362.20

Amount Due \$ 8,362.20

All Cheques should be crossed and made payable to "C. S. ONG AUTO PTE LTD"
Payments Made Via Bank Transfer **OCBC: 6866-3784-4001 / PayNow UEN: 201408916W**

For C. S. ONG AUTO PTE LTD

* This is a computer generated invoice no signature is required



> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 16 Nov 2022 / 14:31:21

Receipt Date/Time : 16 Nov 2022 / 14:31:21

Tax Invoice/Receipt

Receipt No. : ITNET-00000-221116-002330

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SNB8968D				
As at 15 Nov 2022/08:05:00				
Insurance Co: ALLIANZ INSURANCE SINGAPORE PTE. LTD.				
1	Insurance Enquiry - SNB8968D Enquiry Fee 20221116143040156392	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				-0.04
Total Amount Payable				7.45
Paid By				
jgkqss5k--2CF80114AU699431V			Credit Card	7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B
Singapore 038989

E-mail: gears-support@shift-technology.com

GST Registration: M400017735

TAX INVOICE

Date of Request: 18/11/2022

Your Ref No: SNB9956G

Dear Sir/Madam,

Date of Accident: 15/11/2022 00:00 (SGT)

Vehicle No: SNB9956G

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SNB8968D	Singapore	(31.00)	1	(28.97)
GST Amount				(2.03)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.



PRINCE TOWING SERVICES
CO REG NO: 53405980E
PRINCETOWING.SERVICES@GMAIL.COM / +65 9222 7993

NO. 8063
DATE: 15/11/22



M/S

VEHICLE NO

FROM

TO

REMARKS

JWG

SNB 9956 G

289 Bukit Batok

Auto Point 03-08

MODEL

CALL TIME

TIME ARRIVAL

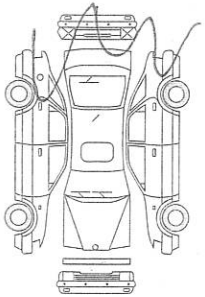
ARRIVAL WORKSHOP

Yaris

2355

0020

0050



☐ CHANGE TYRES/PATCH TYRES ☒ ACCIDENT

☐ USE CAR CARRIER

☐ LOADED

☐ BASEMENT/MULTI CARPARK

☐ LOW BODY KIT/LOW SPOILER ☐ OPEN DOOR

☐ JUMP START

☐ USING KING DOLLEY

☐ DISMANTLE BRAKE/SHAFT

☐ CRANE UP/WINCH OUT

AMOUNT S\$

901

RECEIVED BY

PRINCE TOWING

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 1 June 2023 3:03 PM
To: csongauto csongauto
Cc: Admin A
Subject: RE: LETTER OF DEMAND SNB9956G | ACC ON 15/11/2022 INV VEH NO. SNB9956G (OUR REF) & SNB8968D (YOUR REF) *** LKK REF: CC4/AIS22011595/pa3

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sirs

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at **S\$8,910.65 (all in)** in full and final settlement of all claims your client has or may have against Allianz Insurance Singapore and/or their insured arising out of this incident.

Please note that your client's receipt of the settlement sum or settlement sums shall constitute a full discharge of liability and waiver of any past, present or future claims your client may have against Allianz Insurance Singapore and/or our insured as a result of the accident on **15 NOV 2022**.

Please note that the clearance of this cheque / settlement sum or receipt of the successful electronic payment or payments constitutes your client's acceptance of payment and full discharge of liability.

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: csongauto csongauto <csongauto.claims@yahoo.com>
Sent: Thursday, June 1, 2023 10:50 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: LETTER OF DEMAND SNB9956G | ACC ON 15/11/2022 INV VEH NO. SNB9956G (OUR REF) & SNB8968D (YOUR REF) *** LKK REF: CC4/AIS22011595/pa3

Without Prejudice,

Dear Hsiao Tong,

We refer to your offer dated 01-Jun-2023

We are accepting the offer of \$8,910.65, our acceptance is solely for our client's property damaged claim only and is not prejudicial to any other claims arising out of the same accident

Refer to attached LOA and our bank details is as follows:

Account Name: C. S. ONG AUTO PTE LTD
Bank Name: MAYBANK SINGAPORE LIMITED
Bank Account No: 0414-1015-786
Bank Branch: 014
Bank Code: 7302
Swift Code: MBBESGS2
Paynow UEN: 201408916WMBB
Email: csongauto.claims@yahoo.com

Kindly assist to expedite on the payment, thank you

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore 569880
Tel: 6484 1933 | Fax: 6481 1916
E-Mail: csongauto.claims@yahoo.com

On Thursday, 1 June 2023 at 07:55:57 am SGT, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Without prejudice

Dear Sirs,

We propose settlement as follows: -

1. Cost of Repair (w/GST)	
\$ 8,362.20	
2. Loss of Use (7days x \$60.00)	
\$ 420.00	
3. LTA/GIA Search Fee	
\$ 38.45	
4. Towing Fee	
\$ 90.00	
	Total
\$ 8,910.65	

Please confirm acceptance.

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: Chan, Kian Chuan (Allianz Insurance Singapore) <kianchuan.chan@allianz.sg>
Sent: Wednesday, May 31, 2023 5:48 PM
To: csongauto csongauto <csongauto.claims@yahoo.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Re: LETTER OF DEMAND SNB9956G | ACC ON 15/11/2022 INV VEH NO. SNB9956G (OUR REF) & SNB8968D (YOUR REF) *** LKK REF: CC4/AIS22011595/pa3
Importance: High

Internal

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Sir,

Thank you for your email and informing us of the same.

Please allow some time to review on this matter and we will reply you with direct settlement.

This is a clear cut case we will settle in direct settlement without the need for DRM.

We apologised for the delay.

Thank you.

Hi LKK,

Please look into the matter urgently!

Thank you.

Warmest Regards,

KC Chan

Assistant Manager

Claims & Performance Management Department

Allianz Insurance Singapore Pte. Ltd. | UEN 201903913C

79 Robinson Road #09-01 Singapore 068897

www.allianz.sg



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Please consider the environment before printing this e-mail.

From: csongauto csongauto <csongauto.claims@yahoo.com>

Sent: Wednesday, May 31, 2023 4:18 PM

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

Cc: Chan, Kian Chuan (Allianz Insurance Singapore) <kianchuan.chan@allianz.sg>; Motor Claims (Allianz Insurance Singapore) <claims@allianz.com.sg>

Subject: [EXT] Re: LETTER OF DEMAND SNB9956G | ACC ON 15/11/2022 INV VEH NO. SNB9956G (OUR REF) & SNB8968D (YOUR REF) *** LKK REF: CC4/AIS22011595/pa3

Without Prejudice,

Dear Sir / Madam,

We refer to your last email on 10-May-2023

Till date we have yet to receive any updates over at your end

Since we are unable to settle this case doing direct settlement, kindly assist to acknowledge DRM as attached

Thank you

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore 569880
Tel: 6484 1933 | Fax: 6481 1916
E-Mail: csongauto.claims@yahoo.com

On Wednesday, 10 May 2023 at 05:53:16 pm SGT, Motor Claims (Allianz Insurance Singapore)
<claims@allianz.com.sg> wrote:

Internal

Hi Hsiao Tong,

Please assists

Thank you

Janice Koh

Claims Specialist

Claims & Performance Management

Allianz Insurance Singapore Pte. Ltd. | UEN 201903913C

79 Robinson Road #09-01, Singapore 068897

www.allianz.sg



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 Please consider the environment before printing this e-mail.

From: csongauto csongauto <csongauto.claims@yahoo.com>

Sent: 9 May, 2023 02:09 PM

To: Motor Claims (Allianz Insurance Singapore) <claims@allianz.com.sg>

Subject: [EXT] Re: LETTER OF DEMAND SNB9956G | ACC ON 15/11/2022 INV VEH NO. SNB9956G (OUR REF) & SNB8968D (YOUR REF) *** LKK REF: CC4/AIS22011595/pa3

Without Prejudice,

Dear Sir / Madam,

We refer to our below thread of email

Kindly assist to advise on the officer in-charge

Do let us know if we are unable to settle this case doing direct settlement

Thank you

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore 569880
Tel: 6484 1933 | Fax: 6481 1916
E-Mail: csongauto.claims@yahoo.com

On Saturday, 29 April 2023 at 10:47:33 am SGT, csongauto csongauto <csongauto.claims@yahoo.com> wrote:

Without Prejudice,

Dear Sir / Madam,

We refer to our last email to you

Do let us know if we are proceeding with Direct Settlement?

Should you not revert with your offer by 05/05/2023, we will be escalating this claim to GIA without further reference to you

Thank you

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore 569880
Tel: 6484 1933 | Fax: 6481 1916
E-Mail: csongauto.claims@yahoo.com

On Friday, 21 April 2023 at 02:05:10 pm SGT, csongauto csongauto <csongauto.claims@yahoo.com> wrote:

Without Prejudice,

Dear Hsiao Tong,

We refer to your email dated 21-April-2023, we are not agreeable to your global offer

To settle this case we are proposing the following:

Cost of Repair: \$8,362.20 (Agreed)

Loss Of Use: \$800.00

Search Fee: \$38.45 (Agreed)

Towing: \$90.00 (Agreed)

Total: \$9,290.65

Do let us know if we can settle this case doing direct settlement

Thank you

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore 569880
Tel: 6484 1933 | Fax: 6481 1916
E-Mail: csongauto.claims@yahoo.com

On Friday, 21 April 2023 at 01:58:31 pm SGT, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sirs,

We have our principal instruction to revise offer at a global sum of \$8,310.00(all-in).

Please confirm acceptance. Thanks.

“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: csongauto csongauto <csongauto.claims@yahoo.com>
Sent: Wednesday, April 12, 2023 1:58 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Subject: Re: LETTER OF DEMAND SNB9956G | ACC ON 15/11/2022 INV VEH NO. SNB9956G (OUR REF) & SNB8968D (YOUR REF) *** LKK REF: CC4/AIS22011595/pa3

Without Prejudice,

Dear Hsiao Tong,

We refer to our last email to you on 06-Mar-2023

Kindly assist to revert with your offer soonest

Do let us know if we are unable to proceed with direct settlement

Thank you

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore 569880
Tel: 6484 1933 | Fax: 6481 1916
E-Mail: csongauto.claims@yahoo.com

On Monday, 6 March 2023 at 05:25:43 pm SGT, csongauto csongauto <csongauto.claims@yahoo.com> wrote:

Without Prejudice,

Dear Hsaio Tong,

Your surveyor have finalized the case with us at \$7,742.78

Kindly advise why is your proposal on a global sum basis?

We are a member of the GIA, kindly adhere to BOLA and revert with your offer

Thank you

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore 569880
Tel: 6484 1933 | Fax: 6481 1916
E-Mail: csongauto.claims@yahoo.com

On Monday, 6 March 2023 at 03:53:04 pm SGT, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sirs,

We refer to the above matter.

We propose settlement at a global sum of **7,800.00(all-in)**.

Please confirm acceptance.

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: csongauto csongauto <csongauto.claims@yahoo.com>

Sent: Saturday, February 25, 2023 10:03 AM

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

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: LETTER OF DEMAND SNB9956G | ACC ON 15/11/2022 INV VEH NO. SNB9956G (OUR REF) & SNB8968D (YOUR REF) *** LKK REF: CC4/AIS22011595/pa3

Without Prejudice,

Dear Sir / Madam,

Refer to attached LOD & LOA

Kindly assist to revert upon receipt, thank you

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5
#B1-01 Northstar @ AMK Singapore 569880
Tel: 6484 1933 | Fax: 6481 1916
E-Mail: csongauto.claims@yahoo.com

On Thursday, 17 November 2022 at 08:42:41 pm SGT, Mei Kwan (LKKAuto) <meikwan@lkkauto.com> wrote:

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident.

Please provide us the following.

- ***evidence i.e. video and scene photo (if any)***
- ***PIR result (if any)***
- ***Estimated cost of repair***
- ***TP police report***

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

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

From: csongauto csongauto <csongauto.claims@yahoo.com>

Sent: Wednesday, November 16, 2022 3:17 PM

To: Claims Banca (Allianz Insurance Singapore) <claims@allianz.com.sg>

Subject: [EXT] PRI ARRANGEMENT SNB9956G | ACC ON 15/11/2022 INV VEH NO. SNB9956G (OUR REF) & SNB8968D (YOUR REF)

Without Prejudice,

Dear Sir / Madam,

RE: ACCIDENT INVOLVING SNB9956G ALONG PIE TOWARDS CHANGI ON 15/11/2022 @ 0805HRS.

We refer to the above matter.

We are instructed to notify you of a road accident on **15-NOV-2022** at about **0805** hours along **PIE TOWARDS CHANGI** involving our client's vehicle registration number **SNB9956G** and vehicle registration number **SNB8968D** driven by your insured at the material time.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you. Kindly send us a list of survey firms to choose from.

Thank you.

We are requested to inform you that our client's vehicle is available for pre-repair inspection at the following address:

10 Ang Mo Kio Ind Park 2A,

#03-08 AMK Autopoint

Singapore 568047

Warmest Regards,

C. S. ONG AUTO PTE LTD

7030, Ang Mo Kio Ave 5

#B1-01 Northstar @ AMK Singapore 569880

Tel: 6484 1933 | Fax: 6481 1916

E-Mail: csongauto.claims@yahoo.com

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 5 January 2023 3:24 PM
To: Ye Chuan
Cc: CS A Team; Admin A
Subject: RE: ACCIDENT INVOLVING SNB 8968D & SNB 9956G ON 15/11/2022 08:05
ALONG/AT PIE TOWARDS CHANGI

Dear Sirs,

Thank you for your email.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, 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. We also wish to inform you that there is Section II excess of \$2,000.00(Before GST) for third party claim settlements.

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 Allianz and acknowledged by Allianz.

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 customerservice@allianz.com.sg or deliver it by hand to Allianz Customer Care Centre.

This letter should not be regarded as a waiver by Allianz 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 as at 6742 3197 or chewht@lkkauto.com.

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: Ye Chuan <chuanye11022@gmail.com>

Sent: Friday, 25 November 2022 9:23 AM

To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SNB 8968D & SNB 9956G ON 15/11/2022 08:05 ALONG/AT PIE TOWARDS CHANGI

Hi There,

Sorry for the late reply. Below are the information that I can provide. Thanks.

1. Driver's driving license
2. Damage pictures
3. Contract

I think they already made the insurance report when the incident happened, but there is no police report.

Best Regards

Chuan Ye

On Thu, Nov 17, 2022 at 7:56 PM Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com> wrote:

ATTN : 3S BROTHERS TRADING

Dear Sir,

OUR REF : CC4/AIS22011595/pa3

YOUR REF : SNB 8968D

ACCIDENT INVOLVING SNB 8968D & SNB 9956G ON 15/11/2022 08:05 ALONG/AT PIE TOWARDS CHANGI

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

We have received a third-party claim(s) from **SNB 9956G** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to Allianz. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of Allianz Authorised Workshops or reporting centres (subject to your policy). For the list of Allianz Authorised Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder or visit <https://www.allianz.sg>.

Your full co-operation in the handling of the claim is required and kindly submit the following to 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
- 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 customerservice@allianz.com.sg.

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

To enable us to look into the matter immediately, please let us hear from you within seven **(7) days** from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

If you need any clarification, please do not hesitate to contact us at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Chew Hsiao Tong

CC : ALLIANZ INSURANCE SINGAPORE PTE LTD

Motor Claim Department

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	17 Nov 2022 19:48	Clm Dtl Modified	Insured Name: -> 3S BROTHERS TRADING. Insured ID: -> 53360510E. Claimant's Name: -> KELVIN TAN JUN XIANG. Claimant's ID: -> SXXXX809B.	[A] HOW MEI KWAN
2	17 Nov 2022 19:48	Clm Veh Model Changed	(207317) TOYOTA YARIS CROSS 1.5 HYBRID ACTIVE (2WD) (A).	[A] HOW MEI KWAN
3	17 Nov 2022 19:48	Clm Created	Reg No: SNB9956G. Acct Date: 2022/11/15. Claim Type: TP. Insurer: Allianz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: SOMPO INSURANCE SINGAPORE PTE. LTD. (HQ). Workshop: C. S. Ong Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	17 Nov 2022 19:48	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	17 Nov 2022 19:48	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/28	[A] HOW MEI KWAN
6	17 Nov 2022 19:48	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	17 Nov 2022 19:49	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
8	02 Mar 2023 16:40	Adj Mandate Request	Cur.Reg:8910.65:Liability: 100%. Insured rear-ended third party. We seek your mandate at \$8,910.65(ALL-IN). TP-Mandate IA had been uploaded in Merimen.	[A] CHEW HSIAO TONG
9	02 Mar 2023 17:06	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/28. Mandate Remarks: cor 7,525.98 lou 250 lta 38.45 total 7814.43	[I] Chan Kian Chuan
10	02 Mar 2023 17:06	Adj Mandate Set	Approved:7814.43:cor 7,525.98 lou 250 lta 38.45 total 7814.43	[I] Chan Kian Chuan
11	02 Mar 2023 17:09	Clm Registration Modified	Pol No:->SP2002103413.	[I] Chan Kian Chuan
12	16 Apr 2023 11:21	Adj Mandate Request	Cur.Reg:9290.65:Hi, 3rd party proposed \$9,290.65[CORw/GST:\$8,362.20 + LOU:\$800(8DAY S) + SERACH FEE:\$38.45 +TOWING:\$90.00]. PLS ADVISE. THANKS.	[A] CHEW HSIAO TONG
13	17 Apr 2023 15:36	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/11/28. Mandate Remarks: cor 8027.12 lou 250 lta 38.45 total 8315.57	[I] Chan Kian Chuan
14	17 Apr 2023 15:36	Adj Mandate Set	Approved:8315.57:cor 8027.12 lou 250 lta 38.45 total 8315.57	[I] Chan Kian Chuan
15	09 May 2023 15:42	Adj Mandate Request	Cur.Reg:9290.65:Hi, 3rd party insisted for \$9,290.65[CORw/GST:\$8,362.20 + LOU:\$800(8DAY S) + SERACH FEE:\$38.45 +TOWING:\$90.00].Otherwise, they will escalate to GIA. THANKS.	[A] CHEW HSIAO TONG
16	31 May 2023 17:44	Adj Mandate Set	Approved:9290.65.	[I] Chan Kian Chuan

Date From   Date To   Audit Type 

ACTIVITY
No record

Merimen Billing for this case - Transaction History								
Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2870598	17 Nov 2022 19:48:36	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SNB9956G	3S BROTHERS TRADING	xx.xx