

## Heng Xin Yi

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**From:** bonnie kwok <litigation@bonniekwok.com>  
**Sent:** Friday, 12 August 2022 5:11 pm  
**To:** SG AXA Insurance SM motorfax; SG AXA Insurance SM Claims Service Team  
**Cc:** filenet-ctom-p-sg; SG AXA Insurance SM Motor Doc  
**Subject:** [EXTERNAL] Letter of Demand: Our Ref: BK.20764.22.P; Your Insured's Vehicle: SH7642J, PRI Ref: S2M042KA; Accident Involving SMT 3940 H & SH 7642 J on 25 May 2022  
**Attachments:** 20764.22.LtrDD.SuppDocs.pdf; 20764.22.SRPhotos.pdf  
**Categories:** Shekhar

Dear Sirs,

We act for Mr. Koay Kok Yong, the owner of vehicle no. SMT 3940 H in the above matter.

We are instructed that on the 25 May 2022, your insured driving vehicle no. SH 7642 J had negligently collided into our client's said vehicle.

We are instructed that as a result of the said collision, our client has suffered loss and damage as follows: -

i.	Cost of Repairs	-\$	6,500.00
ii.	Loss of Use (2 days x \$160.00)	-\$	320.00
iii.	Vehicle Rental	-\$	480.00
iv.	Survey Report fees	-\$	696.00
v.	LTA search fees	-\$	8.00
vi.	GIA search fees	-\$	31.00
vii.	Transport, Postage, Xerox and other incidental	-\$	53.50
viii.	Costs	-\$	1,070.00
	<b>Total</b>	<b>\$</b>	<b>9,158.50</b>

We attach herewith a copy of the LTA search result, GIA report of our client and your insured, survey report and invoice, repair bill, rental agreement and receipt, vehicle registration card and 71 colour photographs for your attention.

Kindly note that under the NIMA protocol, all requests for resurvey are required to be made during the protocol period in eight (8) weeks from receipt of this letter.

Kindly revert whether liability is admitted.

Regards,  
ST

c.c. Client; and  
Wymen Poh Nam Xiong

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### **BONNIE KWOK LLC**

Advocates & Solicitors  
101A Upper Cross Street  
#08-12 People's Park Centre  
Singapore 058358  
TEL: 6536 6026  
FAX: 6536 2279  
email : [litigation@bonniekwok.com](mailto:litigation@bonniekwok.com)  
GST Reg. No.: 201203547Z

We do not accept service of documents by facsimile or email. Our business hours are from Mondays to Fridays from 8.45 a.m. to 5.45 p.m. and we are closed on Saturday, Sundays and Public Holidays.

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On Mon, 30 May 2022 at 15:57, do not reply <[donotreply@axa.com.sg](mailto:donotreply@axa.com.sg)> wrote:

WITHOUT PREJUDICE

Hi,

We regret that we are objecting to your proposed list of surveyors.

We will be appointing, M/s LKK Auto Consultants Pte Ltd to conduct the pre-repair survey (PRS) on your client's vehicle. We seek your cooperation to inform your client's workshop to arrange the vehicle readily for dismantling with repair estimates during the pre-repair survey.

If you have not provided us with the workshop details, please let us have the workshop details.

If there is a change in your client's workshop, please inform us soon. We reserve our rights for re-inspection.

Regards

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**From:** bonnie kwok <[litigation@bonniekwok.com](mailto:litigation@bonniekwok.com)>

**Sent:** Monday, 30 May 2022 3:46 PM

**To:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>

**Cc:** filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>; Steven Loo <[lys88@yahoo.com.sg](mailto:lys88@yahoo.com.sg)>

**Subject:** [EXTERNAL] Re: S2M042KA\_TP REF:SMT3940H(LYA)\_Accident Involving SH7642J & SMT3940H\_along\_28 Leedon Heights on 25/05/2022 17:30\_PersonalAutoLine

Dear Sirs,

Our client rejects your list of surveyors.

We have been instructed to propose the following list of surveyors for the Single Joint Expert:-

1. Lim Yong Tian;
2. Ng Kong Beng Patrick;
3. Fong Kok Heng Stanley;
4. Louis S C Ng Cae Amimi;
5. Tan Chin Suan;
6. Danny Yap;
7. Ong Hock Leng;
8. Richard Wong Ah Kow;
9. Liaw Leong San; and
10. Matthew Ng.

Kindly contact Mr. Steven of M/s LYS Engineering at 9730 8695 for pre-repair inspection arrangements.

Regards,  
ST

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On Mon, 30 May 2022 at 14:22, do not reply <[donotreply@axa.com.sg](mailto:donotreply@axa.com.sg)> wrote:

**WITHOUT PREJUDICE'**

**SAVE AS TO COST**

**Please do not reply to this email as we are not able to respond to messages sent to this email. We seek your cooperation to send all replies to [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)**

Dear Sir,

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a Single Joint Expert.

List of our motor surveyors:	
1.	LKK Auto Consultants Pte Ltd
2.	Vicom Ltd
3.	AXA in house surveyor

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

**If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.**

Should you have any other queries, please feel free to contact our Claims Service Team at 1800-8804888.

Regards,

Shekhar Batham



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**From:** bonnie kwok <[litigation@bonniekwok.com](mailto:litigation@bonniekwok.com)>

**Sent:** Monday, 30 May 2022 2:00 PM

**To:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>

**Subject:** [EXTERNAL] PRI - Our Ref: SMT3940H(LYA) || Acc Inv: SMT3940H & SH7642J (Your Insured) on 25 May 2022

Dear Sirs,

Attached is the PRI notice for your attention.

**BONNIE KWOK LLC**

Advocates & Solicitors

101A Upper Cross Street

#08-12 People's Park Centre

Singapore 058358

TEL: 6536 6026

FAX: 6536 2279

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