

## Hsiao Tong (LKKAuto)

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**From:** Jacqueline <jacqueline@eurekasnack.com>  
**Sent:** Tuesday, 7 March 2023 10:44 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** RE: ACCIDENT INVOLVING GBH7105U(LONPAC) AND SMV2470T AT/ ALONG GEYLANG 1, LOR 1 ON 05/12/2022

Hi Hsiao Tong,

As spoken, we would like this claim to settle under insurance.  
Thanks.

Regards,  
Jacqueline

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**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Monday, 6 March 2023 4:45 pm  
**To:** Jacqueline <jacqueline@eurekasnack.com>  
**Subject:** RE: ACCIDENT INVOLVING GBH7105U(LONPAC) AND SMV2470T AT/ ALONG GEYLANG 1, LOR 1 ON 05/12/2022

Dear Sirs,

We refer to our email dated 21/02/2023.

Please advise.

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:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, February 21, 2023 2:38 PM  
**To:** Jacqueline <[jacqueline@eurekasnack.com](mailto:jacqueline@eurekasnack.com)>  
**Subject:** RE: ACCIDENT INVOLVING GBH7105U(LONPAC) AND SMV2470T AT/ ALONG GEYLANG 1, LOR 1 ON 05/12/2022

Dear Sirs,

Apologised for late response.

As discussed, enclosed below is the breakdown of Third-Party's claim if you would like to settle the matter privately to protect the NCD: -

Third Party Claim Amount (including repair cost & loss of use)	\$ 1,031.90
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We attached here with a copy of third party claim documents for your reference.

Please confirm if you would like to settle the matter privately.

Kindly call the undersigned should your need further assistance.

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:** Jacqueline <[jacqueline@eurekasnack.com](mailto:jacqueline@eurekasnack.com)>

**Sent:** Tuesday, February 21, 2023 11:22 AM

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

**Subject:** RE: ACCIDENT INVOLVING GBH7105U(LONPAC) AND SMV2470T AT/ ALONG GEYLANG 1, LOR 1 ON 05/12/2022

Hi Hsiao Tong,

Could you update us on the status of our request?

We need an written confirmation from driver of other party on private settlement.

Regards,

Jacqueline

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**From:** Jacqueline [<mailto:jacqueline@eurekasnack.com>]

**Sent:** Monday, 13 February 2023 9:41 am

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

**Cc:** [edmond@eurekasnack.com](mailto:edmond@eurekasnack.com)

**Subject:** RE: ACCIDENT INVOLVING GBH7105U(LONPAC) AND SMV2470T AT/ ALONG GEYLANG 1, LOR 1 ON 05/12/2022

Hi Hsiao Tong,

Thank you for sharing the footage and image. As per our last conversation, we had done our internal review with our driver whom we know is a careful and caring driver. He had been with us for some time and he is in his age of 70s. While we do not wish to request him to bear the cost of repair, we also observed he is remorseful to had to face this.

Hence, we hope you may speak to the other party for an amicable settlement without going through the insurance claim process.

At the same time, we had surveyed the site and noted the private hire vehicle driver had also left his vehicle unattended in a no-parking or waiting area which potentially may be a traffic offence and cause disruption to oncoming traffic in which our vehicle was travelling. Further, the private vehicle driver may have also forgotten to fold his side mirror while parked illegally causing driver to navigate to other lane with side mirror protruding out. Without the other party rear view camera, it will be hard for us to rely on this to comment further.

Further, we have reason to believe that the private hire driver of the other party had parked and left his vehicle illegally along a double yellow line which is an offence and also not an LTA allowed pickup nor drop-off zone. We noted there are ample parking along Jln Ayer but the other party had likely obstructed traffic along Lor 1 Geylang Road

With this, we believe this is not a hit and run incident but purely and partly caused by both parties hence we would urge the other party for a reasonable settlement of damage repair charge. We would be happy to review the actual repair cost to settle but would ask to waive to claim via insurance and also to waive the claim for loss of use also due to the above.

Thank you.

Regards,  
Jacqueline

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

**Sent:** Thursday, 9 February 2023 3:20 pm

**To:** [jacqueline@eurekasnack.com](mailto:jacqueline@eurekasnack.com)

**Subject:** RE: ACCIDENT INVOLVING GBH7105U(LONPAC) AND SMV2470T AT/ ALONG GEYLANG 1, LOR 1 ON 05/12/2022

Dear Ms Jacqueline,

Attached here with a copy of the damage photos of third party vehicle. The damage is on right side mirror. Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported.

Please call us if you have any question.

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:** Hsiao Tong (LKKAuto)

**Sent:** Monday, 6 February 2023 4:38 PM

To: [jacqueline@eurekasnack.com](mailto:jacqueline@eurekasnack.com)

Subject: ACCIDENT INVOLVING GBH7105U(LONPAC) AND SMV2470T AT/ ALONG GEYLANG 1, LOR 1 ON 05/12/2022

**EUREKA SNACKS SG PTE LTD**  
**DRIVER: YUEN WAI KEONG**

[By Email Only]

Dear Ms Jacqueline,

**You Ref: GBH7105U**

**Our Ref: CC4/LPC22012533/Kpa3**

**ACCIDENT INVOLVING GBH7105U(LONPAC) AND SMV2470T AT/ ALONG GEYLANG 1, LOR 1 ON 05/12/2022**

We refer to the above subject matter

We have received a claim from SMV2470T against your motor insurance policy.

As per our tele-conversation earlier, we are of the view that we do not have a good defense towards the claim submitted by SMV2470T as third party has submitted a copy of video to support his version. The video shows that third party was stationary and there was a jerk/impact while your vehicle pass by third party vehicle. 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 assured that we will do our due diligence to mitigate the cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Thank you.

**"The video footage is confidential information and is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party."**

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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