

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 15 July 2024 1:20 PM  
**To:** morembspace@yahoo.com  
**Cc:** Admin A  
**Subject:** RE: [NON-REPORTING] ACCIDENT INVOLVING SKW 3157K AND SKV 6006Z ON 26/06/2024 08:20 ALONG/ AT PIE TOWARDS TUAS BEFORE EXIT 27

Dear Mr Low,

For an update, we have received a copy of your accident report.

Based on the accident report and accident scenario, we are of the view that liability is not in your 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.

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.

Please note that your No-Claim Discount (NCD) (if any) will be affected upon next renewal due to this Third-Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Thank you.

**Best Regards,**  
**Hsiao Tong, Chew** | Team Lead  
Third Party Direct Settlement  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, July 9, 2024 10:55 AM  
**To:** morembspace@yahoo.com  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [NON-REPORTING] ACCIDENT INVOLVING SKW 3157K AND SKV 6006Z ON 26/06/2024 08:20 ALONG/ AT PIE TOWARDS TUAS BEFORE EXIT 27

Our Ref: CD/AIG24070002/Apa3  
AIG Ref: 5580003965SG

Dear Mr Low Han Kiat,

**ACCIDENT INVOLVING SKW3157K(AIG) AND SKV6006Z ALONG/AT PIE TOWARDS TUAS BEFORE EXIT 27 ON 26/06/2024 @ 08:20HRS**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd to settle a THIRD-PARTY claim against you for an accident which happened on the above-mentioned date and location.

Our record shows that to date, you/your driver have not reported the accident to us. We would appreciate it if you could urgently file a report at any of AIG reporting centre. You may refer to your Certificate of Insurance for the list of the reporting centre.

Please report the accident within ten (10) days from date of this letter **(by 19 JULY 2024)** for us/AIG to investigate the matter as soon as possible.

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

Thank you.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Tuesday, July 2, 2024 12:13 PM

**To:** [morembspace@yahoo.com](mailto:morembspace@yahoo.com)

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING SKW 3157K AND SKV 6006Z ON 26/06/2024 08:20 ALONG/ AT PIE TOWARDS TUAS BEFORE EXIT 27

Our Ref: CD/AIG24070002/Apa3

AIG Ref: 5580003965SG

**Low Han Kiat**

26B ST GEORGES LANE

#30-37

SINGAPORE 320026

Dear Sirs,

**ACCIDENT INVOLVING SKW 3157K AND SKV 6006Z ON 26/06/2024 08:20 ALONG/ AT PIE TOWARDS TUAS BEFORE EXIT 27**

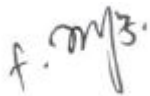
We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD-PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,



Hsiao Tong

Claims

Tel : 6742 3197

Email : [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

AIG

c.c. Claims Manager  
AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)