

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 20 August 2018 4:08 PM
To: 'contact@thepositiveacademy.com'
Subject: RE: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017
Attachments: P1050087.JPG; P1050088.JPG; P1050089.JPG; P1050090.JPG; P1050091.JPG; P1050092.JPG; P1050093.JPG; TP_ESTIMATE-_MARKED.pdf

Hi Mr Poh,

We refer to the above matter.

We understand that you would like to know final claim amount on third party vehicle and may consider private settlement to protect your NCD. We have tried to negotiate at best with third party repairer and the adjusted repair cost is \$1,601.36(before GST) with 2repair days. We enclosed a copy of the estimate from the Third Party claimant with our surveyor's marking and recommendation together with inspection photos for your reference.

The breakdown of third party claim is as follows: -

1. Cost of Repair (w/GST)	\$ 1,713.46
2. Loss of Rental (3days x \$100.00) (w/GST)	\$ 321.00
3. LTA/GIA Search fee	\$ 2.00
Total	\$ 2,036.46

Our professional fee: \$342.30 (\$320.00 + 7%GST)

Please advise whether you would like to pay out the claim to protect your NCD. Kindly get back to us within the next 14days from the date of this letter. If we will not hear from you after 14days, **ie: by 03 Sept 2018**, we shall proceed to negotiate settlement with third party.

Please call us if you have any queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: The Positive Academy <contact@thepositiveacademy.com>

Sent: Friday, 12 January 2018 6:57 PM

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

Subject: Re: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

hi there,

we're still in the discussion of settling it privately as the amount is quite small. please do not proceed with the insurance claim

On 12 Jan 2018, at 12:18 PM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Hi Mr Poh,

We have received your accident report from AIG.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLS 8878P. Kindly refer to the attached video from SLS 8878P for your easy reference. The video shows that your vehicle collided onto third party's parked vehicle.

Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **23/01/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

Note: This video footage 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.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAUTO)

Sent: Thursday, 11 January 2018 4:57 PM

To: 'contact@thepositiveacademy.com' <contact@thepositiveacademy.com>

Subject: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Our Ref: CC6/AIG17024282/Kpb3

Dear Sirs/ Madam,

ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P AT BUKIT BATOK CENTRAL OPEN SPACE CARPARK LOT 131 ON 19/12/2017(11:30HRS)

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

We attached here with a copy of video footage submitted by third party for your easy reference.

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 AIG. Failure to report the accident may affect the standing of your insurance policy.

Kindly proceed to lodge your accident report **immediately**, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

Should you have any clarifications, please contact the undersigned within 7 days from the date of this letter.

Please note that the video footage 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.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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<SLS 8878P - video.mp4><Photo from TP.JPG>