

Au Wan Hoo @ Albert Au Wan Ho
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6 February 2018

LKK Auto Consultants Pte Ltd
51 Ubi Ave 1, #01-25 Paya Ubi Industrial Park
Singapore 408933
Your ref: CC3/AIG18001764/es3

Dear Mr Asher Sng

AIG Insurance Policy No: 2100348419-04 - Motor Vehicle: SKK6042B

My car was involved in an accident which happened in the B2 Car Park of Terminal 3 Changi Airport.

On 26 January at about 2.50pm, when I was slowly reversing my car into a parking lot, a car BMW bearing registration plate SCL7873C bumped into my car from the back.

My car was then in the middle of the main driveway backing towards a parking lot, the said BMW from a subsidiary driveway crossed the white line without stopping and bumped into the back my car.

The person driving the BMW is Jeffrey Tay (not sure of spelling). His hand phone number is 97297744.

After visually checking my Camry and the BMW, I had not found any damage. Therefore, I didn't think making a claim or sending my Camry for checking was necessary.

I was surprised to receive your letter yesterday, letter dated 31 January. IT WAS CLEAR TO ME THE BMW SCL7873C WAS IN THE WRONG in not stopping at the white line, and not looking before going across the line onto the main driveway. Under the circumstances, Mr Jeffrey Tay was fully responsible for the accident.

Enclosed are some photos showing the location, and the position of the two cars after the accident.

Regards,



Au Wan Hoo @ Albert Au Wan Ho

CC: Claims Manager
AIG Asia Pacific Insurance PL
Motor Claims Department
74 Shenton Way, #07-16 AIG Building
Singapore 079120

This is a car which
passed by after the
accident.
It has no relevance
to the accident.



BMW did not stop
at the white line.
The white line was
clearly shown in
another photo.

Photo taken on 27 January 2018 one day after the accident

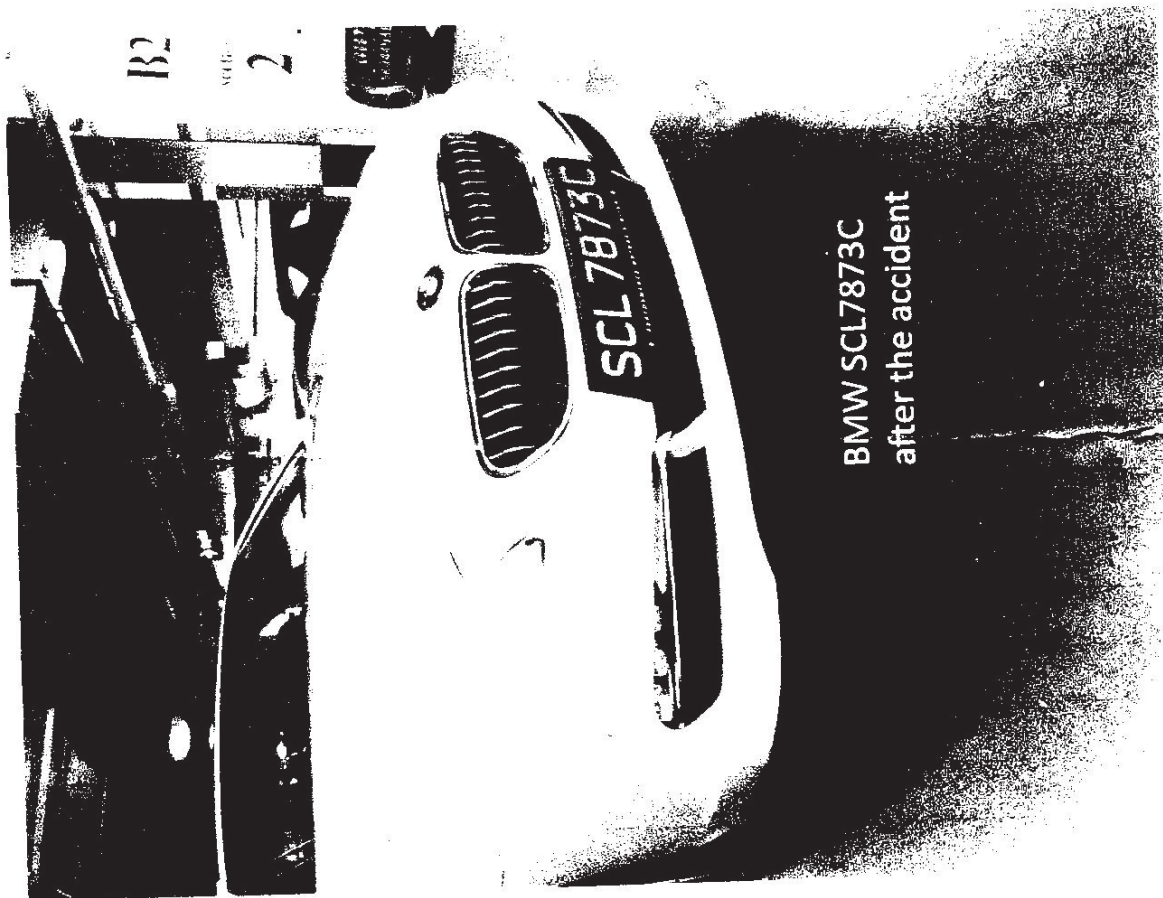
A indicates the position of the Camry SKK6042B

B indicates the position of the BMW SCL7873C

C indicates the lot Camry was backing into

D indicates the white line BMW crossed without stopping





BMW SCL7873C
after the accident

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7 February 2018

Claims Manager
AIG Asia Pacific Insurance PL
Motor Claims Department
74 Shenton Way, #07-16 AIG Building
Singapore 079120

Dear Sir,

***AIG Insurance Policy No: 2100348419-04 - Motor Vehicle: SKK6042B
MCD 18019975, ComfortDelGro Engineering Private Ltd – Braddell
Entry: 07.02.2018 at 10.44am - Submitted by: Brenda Ng Lay Hong***

As instructed by LKK Auto Consultants, I made a GIA report as above.

I was told by the very helpful girl at the counter that I ought to have made this report within 24 hours of the accident.

I did not report the accident (within 24 hours) because:

- After the accident, the first thing the other party asked was not to involve the insurance companies. I agreed
- I agreed because I found no damage to my car, nor could the other party show me any damage to his car
- So, under the circumstances, there was in my mind nothing to report
- It was only today that, with a powerful magnifying glass, I read from the Insurance Certificate that I should report the accident to you (with or without damage) within 24 hours. Sorry!

As the other party came out of a side driveway onto the main driveway without stopping at the white line to bump into my car, he was clearly in the wrong. It is in my view that his claim is irrelevant to my insurance. I trust that you would not do anything that would adversely affect the standing of my insurance policy.

Regards,



Au Wan Hoo @ Albert Au Wan Ho

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51 Ubi Ave 1, #01-25 Paya Ubi Industrial Park
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(A)

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9 February 2018

Claims Manager
AIG Asia Pacific Insurance PL
Motor Claims Department
74 Shenton Way, #07-16 AIG Building
Singapore 079120

Dear Sir,

***AIG Insurance Policy No: 2100348419-04 - Motor Vehicle: SKK6042B
MCD 18019975, ComfortDelGro Engineering Private Ltd – Braddell
Entry: 07.02.2018 at 10.44am - Submitted by: Brenda Ng Lay Hong***

Mr Asher Ang called me this morning and he kindly reminded me to make a GIA report. I told him I had already done that, and that I had sent the report to you yesterday, the 8th.

The ensuing phone conversation between us gave me considerable anxiety. I was cautioned that I was not in the clear, and that I would be liable. As the conversation progressed, I got to be very uncomfortable when your consultant entered into a debate with me telling me of my neglect, for example, he said I must switch on the hazard lights before I reversed to park my car!

Well! Since he emphatically assured me that he personally did this all the time, I would try to emulate him in future, but only for my own sake. I must emphatically maintain the view that not doing so is not a neglect, and definitely not a contravention of the Highway Code such that the driver must be punished. Frankly, in my years of driving, I have not seen any other driver doing this.

Mr Asher Ang sounded to me, I hope I am wrong, as if he was protecting the other party by completely ignoring the fact that he drove out of a minor driveway without stopping. I believe, I hope I am wrong, he inferred that the other vehicle was stationary when the two cars pranged. If that was the case, shouldn't the other party sound the horn? He didn't, because he drove the car out of a minor driveway onto the main driveway without looking and stopping, such that our cars pranged. Let no one blame me or the hazard light!

Another point not mentioned in the conversation, the state of my rear fender as shown in the GIA report would clearly indicate the degree of damage of both cars, if there is any. Mr Asher Ang will be mindful of this, I presume.

During our conversation, Mr Asher Ang mentioned things like my car was on the side of the driveway (wrong), court case, and 50/50, etc. (uncalled for) Why? Please look very carefully at the photos!

I trust my insurance company otherwise I won't use them. Yet, I see my insurance company warn me time and time again with the loss of NCB, higher premium, etc. when they should be ensuring that justice is done? Is the GIA not doing anything at all to reduce, if not eliminate, frivolous claims?

Regards!



Au Wan Hoo @ Albert Au Wan Ho

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12 February 2018

Dear Sir,

***AIG Insurance Policy No: 2100348419-04 - Motor Vehicle: SKK6042B
MCD 18019975, ComfortDelGro Engineering Private Ltd – Braddell
Entry: 07.02.2018 at 10.44am - Submitted by: Brenda Ng Lay Hong***

I refer to your registered letter dated 8 February which I received today.

Your letter dated 31 January reached me on 5 February. I made the GIA report on 7 February and sent out the report to you on the same day.

By now, you must have received the report. If not, I will send you another one.

It is obvious that you and I must have communicated and acted faster than our postal service can keep up! Thank you for your patience.

With my Best Wishes! And Happy New Year!



Au Wan Hoo @ Albert Au Wan Ho

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