

Hsiao Tong (LKKAuto)

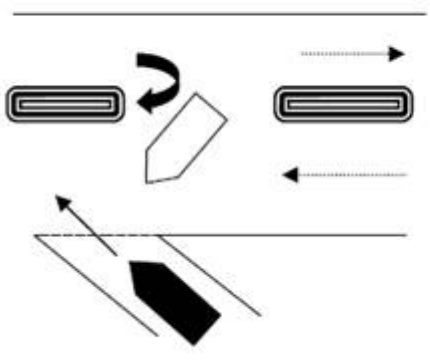
From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 28 March 2018 2:15 PM
To: 'Jerleen Tang'
Cc: Admin A; Zaini (LKK Auto); 'Yvonne Toh'
Subject: RE: ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS 2708 K ON 18 MARCH 2018 ***LKK REF:CC4/LCR18005385/pb3

Without Prejudice

Hi Jerleen,

We refer to the above matter.

We have reviewed the matter and we have our principal instruction to maintain our rejection based on BOLA scenario 11(c).

11.	(c)		Vehicle X – Turning into Main Road Vehicle Y – U-turning *All U-turns (legal / illegal), or turns not prohibited by road markings. Reason: Vehicle approaching main road should exercise greater caution.	100%	0%
-----	-----	--	--	------	----

Thank you.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

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: Jerleen Tang [mailto:jerleen@huahong.com.sg]
Sent: Wednesday, 28 March 2018 9:35 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>; 'Yvonne Toh' <yvonne@huahong.com.sg>

Subject: RE: ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS 2708 K ON 18 MARCH 2018 ***LKK
REF:CC4/LCR18005385/pb3

Dear Hsiao Tong

Any update regarding the liability for this accident case?

Thank you.

Regards

Jerleen Tang

Claims Department



HUA HONG PRIVATE LIMITED
25D SUNGEI KADUT STREET 1 SINGAPORE 729332
T. 6661 9688 | F. 6661 9699 | W. huahong.com.sg



From: Jerleen Tang <jerleen@huahong.com.sg>

Sent: Tuesday, 27 March 2018 1:58 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Zaini (LKK Auto)' <Zaini@lkkauto.com>; 'Yvonne Toh' <yvonne@huahong.com.sg>

Subject: RE: ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS 2708 K ON 18 MARCH 2018 ***LKK
REF:CC4/LCR18005385/pb3

Dear Hsiao Tong

Kindly advise on liability

Thank you.

Regards

Jerleen Tang

Claims Department



HUA HONG PRIVATE LIMITED
25D SUNGEI KADUT STREET 1 SINGAPORE 729332
T. 6661 9688 | F. 6661 9699 | W. huahong.com.sg



From: Yvonne Toh <yvonne@huahong.com.sg>

Sent: Thursday, 22 March 2018 5:44 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Zaini (LKK Auto)' <Zaini@lkkauto.com>; 'jerleen' <jerleen@huahong.com.sg>

Subject: RE: ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS 2708 K ON 18 MARCH 2018 ***LKK
REF:CC4/LCR18005385/pb3

Dear Hsiao Tong

As spoken, please note that there were 2 contact points.
You may wish to check your insured.

Attached damage photos of both vehicles for your reference.

Kindly revert on liability.

Thank you.

Regards

Yvonne Toh

Claims Department



HUA HONG PRIVATE LIMITED

25D SUNGEI KADUT STREET 1 SINGAPORE 729332

T. 6661 9688 | F. 6661 9699 | W. huahong.com.sg



From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Thursday, 22 March 2018 4:59 PM

To: 'Jerleen' <jerleen@huahong.com.sg>

Cc: yvonne@huahong.com.sg; Admin A <admin-a@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS 2708 K ON 18 MARCH 2018 ***LKK
REF:CC4/LCR18005385/pb3

Without Prejudice

Hi Jerleen,

We refer to the above matter.

We have our principal instruction to reject your client claim based on BOLA scenario 11(c).

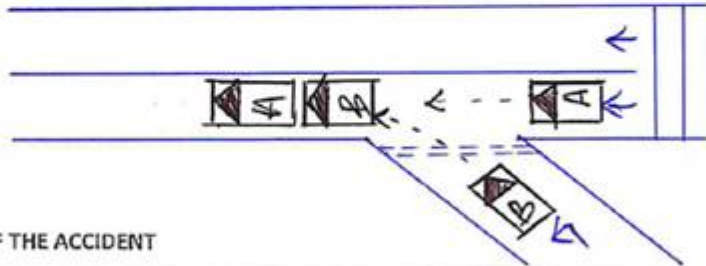
Attached here is a copy of our insured accident report.

Choa Chu Kang Ave 1

SKETCH PLAN

Ⓐ SLF4109 X

Ⓑ SJS2708 K



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Please refer to police Report Nr: T/20180819/2001

Brief Details.

On 18/03/2018 at about 1.25pm, I was driving my vehicle (SLF4109X) along the outmost right lane and had stopped at the junction of Choa Chu Kang Avenue 1 and Choa Chu Kang Avenue 6.

Subsequently, the traffic light with the right arrow has turned green. Thus, I then signaled right and made a right U-turn towards Choa Chu Kang Avenue 1. After making a U-turn, there was a vehicle (SJS2708K) moving from the rear had suddenly bumped against the rear portion of my vehicle. Due to the impact, I quickly applied emergency brake. After making a stop, there was another impact from the said vehicle and I had to apply the brakes again.

After my vehicle was completely stopped, I went out of my vehicle and made a check of my vehicle. There were damages on the right rear portion of my vehicle. However, there was an inbuilt camera installed in my vehicle. Thus, I have approached the other driver and exchanged particulars. However, none of us sustained any injuries and no one was conveyed to hospital.

Thank you.

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: Shu Pei (LKKAuto)
Sent: Thursday, 22 March 2018 3:48 PM
To: 'Jerleen' <jerleen@huahong.com.sg>
Cc: yvonne@huahong.com.sg; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS 2708 K ON 18 MARCH 2018 ***LKK
REF:CC4/LCR18005385/pb3

Dear Jerleen,

We refer to the below email.

Please be informed that we are currently pending for our insured's report.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

Thank you

To check availability of the case handler, you may contact the undersigned.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Jerleen Tang [<mailto:jerleen@huahong.com.sg>]
Sent: Thursday, 22 March 2018 10:34 AM
To: Admin A <admin-a@lkkauto.com>
Cc: yvonne@huahong.com.sg
Subject: RE: ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS 2708 K ON 18 MARCH 2018

Dear LKK

Kindly advise liability for this accident case.

Thank you.

Regards

Jerleen Tang

Claims Department



HUA HONG PRIVATE LIMITED
25D SUNGEI KADUT STREET 1 SINGAPORE 729332
T. 6661 9688 | F. 6661 9699 | W. huahong.com.sg



From: Jerleen Tang <jerleen@huahong.com.sg>
Sent: Wednesday, 21 March 2018 5:10 PM

To: 'Supramaniam, Darshene' <Darshene.Supramaniam@aig.com>
Cc: 'Tan, Lily (AIG)' <Lily.Tan@aig.com>; 'Fong, Andy-SY' <Andy-SY.Fong@aig.com>; 'Kaur, Baljit' <Baljit.Kaur@aig.com>; 'Chin, Lee-Ying' <Lee-Ying.Chin@aig.com>; 'Lim, Sheng Yang' <ShengYang.Lim@aig.com>; 'Md Ishak, Mohd Imran' <Imran.Ishak@aig.com>; 'Chan, Yoke Shi' <yokeshi.chan@aig.com>; 'Abu Kassim, Noor Mariesa' <NoorMariesa.AbuKassim@aig.com>; yvonne@huahong.com.sg
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS2708K ON 18 MARCH 2018

Dear Darshene Supramaniam

Kindly advise on liability first before survey

Thank you.

Regards

Jerleen Tang

Claims Department



HUA HONG PRIVATE LIMITED
25D SUNGEI KADUT STREET 1 SINGAPORE 729332
T. 6661 9688 | F. 6661 9699 | W. huahong.com.sg



From: Jerleen Tang <jerleen@huahong.com.sg>
Sent: Wednesday, 21 March 2018 4:56 PM
To: 'Supramaniam, Darshene' <Darshene.Supramaniam@aig.com>
Cc: 'Tan, Lily (AIG)' <Lily.Tan@aig.com>; 'Fong, Andy-SY' <Andy-SY.Fong@aig.com>; 'Kaur, Baljit' <Baljit.Kaur@aig.com>; 'Chin, Lee-Ying' <Lee-Ying.Chin@aig.com>; 'Lim, Sheng Yang' <ShengYang.Lim@aig.com>; 'Md Ishak, Mohd Imran' <Imran.Ishak@aig.com>; 'Chan, Yoke Shi' <yokeshi.chan@aig.com>; 'Abu Kassim, Noor Mariesa' <NoorMariesa.AbuKassim@aig.com>; yvonne@huahong.com.sg
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS2708K ON 18 MARCH 2018

Dear Darshene Supramaniam

We choose Calvin Ang – LKK

Thank you.

Regards

Jerleen Tang

Claims Department



HUA HONG PRIVATE LIMITED
25D SUNGEI KADUT STREET 1 SINGAPORE 729332
T. 6661 9688 | F. 6661 9699 | W. huahong.com.sg



From: Supramaniam, Darshene <Darshene.Supramaniam@aig.com>
Sent: Wednesday, 21 March 2018 4:21 PM
To: claims@huahong.com.sg

Cc: Tan, Lily (AIG) <Lily.Tan@aig.com>; Fong, Andy-SY <Andy-SY.Fong@aig.com>; Kaur, Baljit <Baljit.Kaur@aig.com>; Chin, Lee-Ying <Lee-Ying.Chin@aig.com>; Lim, Sheng Yang <ShengYang.Lim@aig.com>; Md Ishak, Mohd Imran <Imran.Ishak@aig.com>; Chan, Yoke Shi <yokeshi.chan@aig.com>; Abu Kassim, Noor Mariesa <NoorMariesa.AbuKassim@aig.com>

Subject: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLF4109X & SJS2708K ON 18 MARCH 2018

WITHOUT PREJUDICE

Your Reference : SJS2708K
Our Reference : SLF4109X

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend 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 to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
Lim Kok Chong	AIG Asia Pacific Insurance Pte Ltd
Kumar Uthaya	AIG Asia Pacific Insurance Pte Ltd
Ken Wong	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Ricky Teng	RT Appraisal Pte Ltd
Elson Teng	RT Appraisal Pte Ltd
Michael Cheong	RT Appraisal Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Henry Ng	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Steven Foong	LKK Auto Consultants Pte Ltd
Wei Jie	LKK Auto Consultants Pte Ltd
Ma Chin Fook	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

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.

Thank you

Darshene Supramaniam

AIG

Express Claims Adjuster II, FNOL SG Claims Operations - Auto

Shared Services - Malaysia | Global Business Services

Level 12, Menara Worldwide, 198 Jalan Bukit Bintang. 55100 Kuala Lumpur, Malaysia

Tel +603 2719 6000 ext 100-2208 | Fax +603 2719 6150

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.