

INS. CASE OWNER:

Jellying.

CC 3 / LK 1800

7107

Klpas 4

IDAC:

Surveyor:

Ank

DOI:

ASSIGNMENT

16/4/18

Date / Time:

16/4/18

Registered in Merimen:

18/4/18

Pre-assign / CCU / FTE



Insured Vehicle No.:

SLF 4040 J

Name of Insured:

LFF PL

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A:

13/04/18

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Tang Wei

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

99999

H. Veeel.

Resort World Sandosa

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No



INSRS:

WSP:

Tel:

Liability:

RMKS:

1046 60403



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

17/4
CH1SH93620 - 616/11501922/180397 : 001 41116
SLF 4040 J - X

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call Cl:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup):

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD:

Payment Breakdown Form:

Post-Repair Photos:

Others:

18/6/18 ✓

* To get video from TP.
TP video

11-12-18

TRY TO REJECT TP CLAIM AS CAUSE OF ACCIDENT IS
FILTERING LANE WITHOUT DUE CARE.

8/6/19

DVSON

28/6/19

file -> MK + clac

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

50

(Agreed / Assessed)

BOLA S/N No. : NIL -

H NO or B 28, Ass. Lia:

Repair Cost:

S\$

899.40

Loss of Rental (LOR):

S\$

125.50

(

3 days)

X \$117.00

Loss of Use (LOU):

S\$

75.00

(

5 x 3 days)

X \$50

Loss of Income (LOI):

S\$

150

(

5 x 3 days)

X \$50

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

S\$

7.49

Medical:

S\$

Disbursement:

S\$

Legal Cost

S\$

(e.g. Tow/ Independent)

1) Claim status: Nil/Reject/Private Settle

2) Report Format:

3) Survey fee:

Total:

S\$

727.69

Global Sum S\$: 727.69

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

727.69

Name 1:

Comfardelgro Engineering Pte Ltd

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

Q. Name: Kelvin

ASSIGNMENT

Veh No: SP 9562D Yr Regn: 2016

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Honda 240 cc 1685

Colour Rice A/C: Insured / Std / NI / NA

Sp. Reading 277/73 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: KM HLOX 14A 640 90128

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brakes: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD / Rim or

N/S	O/S

Tyre Size: F: 205/60 R16

R: 7

BS / DIUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO/YOKO or *W.K.*

Front _____ Rear _____

R/Bal. mm R/Bal. mm

L/Bal.	+	mm	L/Bal.	+	mm
--------	---	----	--------	---	----

D.O.A. 13/4/8 D.O.I. 16/4/8

Survey held at CDGE (Loyce)

Do. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

o/s Re

The U/C / Chassis frame / Body Structure affected due to collision.

2 kg. ALG

PIP

11-11-63

Red 1241.78 / 60%

Days Of Repair:

Resurvey No. of Trip: Survey Fee:

Transportation: _____

Site Insp (\$) S + RS SI

Interview (\$	Photos
---------------	--------

1997

100

COMPANY : THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS : COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755

JOB NO : 305141795
REGN NO : SH 9362D
MILEAGE : 0000000000
MAKE : HYUNDAI
MODEL : I-40
DATE OF REGN : 09.06.2016
DATE/TIME IN : 14.04.2018 09:50
ACCIDENT DATE : 13.04.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0103-0658-G 140VC CAP ASSY-WHEEL HUB 1 150.70 20.00 120.56

SUB-TOTAL : 120.56

JOB NATURE

0000 L PANEL BEATING 300.00

0001 23-502 SPRAYPAINT ON AFFECTED AREA 400.00

0002 17-01 CHECK ALL LIGHTING 20.00

SUB-TOTAL : 720.00

TOTAL : 840.56

MVA NAME & SIGNATURE
DATE :

AUTHORISED : YES / NO
SURVEYOR NAME & SIGNATURE
DATE :

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SH 9362D

DATE 16/4/2018 11:00

MAKE :

MODEL : HYUNDAI i40

DLK

Qty	Parts Description/ Labour	Type	Unit Price	Amount	
	Rear Bumper <i>X 1402</i>			S 603.60	
	Rear Bumper Clips <i>X 11</i>			S 22.00	
	Rear Bumper Reflector Lamp (RH) <i>X 1 su</i>			S 32.00	
	Rear Wheel Hub Cap, RH <i>braked</i>			S 150.70	
	<i>Rear RH Fender x repair</i>				
	SUB TOTAL			S 808.30	
	LESS 20%			S 161.66	
	DISCOUNTED TOTAL			S 646.64	
	Rear Bumper Reverse Sensor <i>X 1 su</i>			S 135.70	Nett
				S 135.70	
	Labour Charge				
	Panel Beating			S 500.00 <i>300</i>	
	Spray Painting Charge			S 500.00 <i>400</i>	
	Wiring Charge			S 50.00 <i>20</i>	
	Tuff Kote			S 50.00 <i>X 11</i>	
	R/Refix Reverse Sensor			S 120.00 <i>X 11</i>	
	Rear Wheel Alignment			S 80.00 <i>X 11</i>	
	TOTAL LABOUR			S 1,300.00	
	ESTIMATE TOTAL			S 2,082.34	
<p><i>Kali 16/4/18</i></p> <p><i>16/4/18 1235hr</i></p> <p><i>2 Days</i></p> <p><i>P/P</i></p> <p><i>After Repair photo</i></p>					
<p>LKK Auto Consultants hence notify the Repairer of the following:</p> <ul style="list-style-type: none"> To survey & estimate spray painting To display damage & estimate survey Parts prices are agreed with the repairer Third party claims & insurance cover are subject to the insurance policy No illegal modifications or alterations Supplementary work must be agreed and is subject to the insurance policy <p>Acknowledged by Repairer:</p> <p>Signature:</p> <p>Date:</p>					
<p>This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.</p>					

REPAIR ESTIMATE*

DATE 16/4/2018 11:00

MODEL : HYUNDAI i40

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Rear Bumper X 1402			\$ 603.60
	Rear Bumper Clips X			\$ 22.00
	Rear Bumper Reflector Lamp (RH) X			\$ 32.00
	Rear Wheel Hub Cap, RH			\$ 150.70
	Rear RH fender x repair			
	SUB TOTAL			\$ 808.30
	LESS 20%			\$ 161.66
	DISCOUNTED TOTAL			\$ 646.64
	Rear Bumper Reverse Sensor X			\$ 135.70
				\$ 135.70
	Labour Charge			\$ 300
	Panel Beating			\$ 500.00
	Spray Painting Charge			\$ 500.00
	Wiring Charge			\$ 50.00
	Tuff Kote			\$ 50.00
	R/Refix Reverse Sensor			\$ 120.00
	Rear Wheel Alignment			\$ 80.00
	TOTAL LABOUR			\$ 1,300.00
	ESTIMATE TOTAL			\$ 2,082.34
	K. Li 16/1/14			
	M 16/4/18 1235 hr			
	2 Days			
	P/P			
	After Repair photo			
	LKK Auto Consultants hence notify the Repairer of the following:			
	• To resurvey before/after spray painting			
	• To display damaged part(s) during resurvey			
	• Parts prices are subject to confirmation			
	• Third party survey is on a "Without Prejudice" basis			
	• No illegal modifications is allowed			
	• Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company			
	Acknowledged by Repairer			
	Signature:			
	Date:			
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.				

Hsiao Tong (LKKAUTO)

From: Cecilia Lee Peng Geok <cecillalee@sparkcarcare.com>
Sent: Monday, 18 June 2018 9:12 AM
To: Hsiao Tong (LKKAUTO)
Subject: Re: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]
Attachments: SH9362D VC (TS) 2(1).avi

Without Prejudice

Dear Sir/Madam

Attached scene photo & video footage. 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.



Thank you.

FACTS

- IN YOUR DRIVER'S STATEMENT, HE SAID THAT HE FILTER TO THE RIGHT, WAITING FOR HIS FRONT VEHICLE TO MOVE, ONCE THAT VEHICLE MOVED, HE MOVED ON AS WELL. OUR INSURED VEHICLE SQUEEZED IN THE LANE AND CAUSED THE ACCIDENT.
- IN FACT THE VIDEO SHOWED THAT YOUR TAXI UPON SEEING A VAN STATIONARY PARKED ON THE LEFT SIDE, HE OVERTOOK AND FILTERED TO THE RIGHT LANE WHERE OUR VEH WAS TRAVELLING, THUS BOTH VEHICLE COLLIDED.
- "NO WAITING FOR FRONT VEHICLE TO MOVE" IS SEEN IN THE VIDEO. YOUR DRIVER'S STATEMENT DOES NOT REFLECT THE ACTUAL CIRCUMSTANCE OF SCENARIO.
- THE POINT OF IMPACT INVOLVING LEFT FRONT BUMPER CORNER ^{OF OUR VEHICLE} AND RIGHT REAR FENDER AND BUMPER OF YOUR TAXI.
- THE POSITION OF YOUR TAXI IS SEEN SLANTING TOWARDS RIGHT, SHOULD TAXI NOT FILTER TO THE RIGHT THE COLLISION WAS AVOIDABLE, THEREFORE THE PROXIMATE CAUSE OF ACCIDENT IS FILTERING LANE WITHOUT DUE CARE AND ENSURE SAFETY OF TRAFFIC.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 13 October 2018 11:12 AM
To: 'hai-chuan.ng@aig.com'
Subject: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3
[ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018]
Attachments: SH 9362D vs SLF 4040J - TP VIDEO.AVI

Your ref : **1932157691SG**
Our ref : CC3/LCR18007102/K1pa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018

We refer to the above matter.

Third party reported that he was driving along Sentosa Casino Driveway. While he was filtering to right waiting for in front vehicle to move, third party moved on once the front vehicle moved forward. Our insured vehicle squeezed in the lane and collided onto third party taxi.

OID reported that after he drop off his passenger at Resort World, third party speed up and filtered into his lane while OID was driving straight. OID got no time to stop and collided with third party taxi.

Third party had submitted a copy of video footage for our consideration. From third party video, it shows that he filtered to the right lane where OID was travelling. Thus both vehicles collided. The point of impact involving left front bumper corner of our vehicle and right rear fender & bumper of third party taxi. If third party did not filter to the right, the collision is avoidable. Therefore, we are of the view that the proximate cause of accident is filtering lane without due care and ensure safety of traffic flow before doing so.

In view of the above, we are intending to reject third party claim at this juncture.

Kindly let us have your comments/ instruction after review the matter.

Note: If the case is not handled by you, please assist to forward to the respective handler. 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)

Hsiao Tong (LKKAUTO)

From: Ng, Jeffreysaykiat <Jeffreysaykiat.Ng@aig.com>
Sent: Monday, 15 October 2018 11:11 AM
To: Hsiao Tong (LKKAUTO)
Subject: RE: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018]

Dear Hsiao Tong,

I agree with your comments.

Please proceed to reject the Third Party's claim, thank you.

Jeffrey Ng
AIG
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1916 | Fax +(65) 6835 7416

Jeffreysaykiat.Ng@aig.com | www.aig.com.sg

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From: Ng, Hai-Chuan
Sent: Monday, October 15, 2018 10:13 AM
To: Ng, Jeffreysaykiat
Cc: Hsiao Tong (LKKAUTO)
Subject: FW: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018]

Dear Jeffery,

File under your care.

Please review and revert to LKK with your mandate.

Thank you.

Regards,

Ng Hai Chuan

AIG

Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65)6419 1994| Fax +68357416

Hai-Chuan.Ng@aig.com | www.aig.com.sg

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

Sent: Saturday, October 13, 2018 11:12 AM

To: Ng, Hai-Chuan

Subject: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018]

Your ref : **1932157691SG**

Our ref : CC3/LCR18007102/K1pa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018

We refer to the above matter.

Third party reported that he was driving along Sentosa Casino Driveway. While he was filtering to right waiting for in front vehicle to move, third party moved on once the front vehicle moved forward. Our insured vehicle squeezed in the lane and collided onto third party taxi.

OID reported that after he drop off his passenger at Resort World, third party speed up and filtered into his lane while OID was driving straight. OID got no time to stop and collided with third party taxi.

Third party had submitted a copy of video footage for our consideration. From third party video, it shows that he filtered to the right lane where OID was travelling. Thus both vehicles collided. The point of impact involving left front bumper corner of our vehicle and right rear fender & bumper of third party taxi. If third party did not filter to the right, the collision is avoidable. Therefore, we are of the view that the proximate cause of accident is filtering lane without due care and ensure safety of traffic flow before doing so.

In view of the above, we are intending to reject third party claim at this juncture.

Kindly let us have your comments/ instruction after review the matter.

Note: If the case is not handled by you, please assist to forward to the respective handler. 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)

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Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 20 October 2018 10:07 AM
To: 'Cecilia Lee Peng Geok'
Subject: <REJECTION> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Hi Cecilia,

We refer to the above matter.

Our principal had reviewed the matter and we regret to inform you that we have our principal instruction to reject your client's claim. Your client admitted that he filtered to the right lane where our insured driver was travelling. Thus both vehicles collided. The point of impact involving left front bumper corner of our vehicle and right rear fender & bumper of your taxi. If your client did not filter to the right, the collision is avoidable. Therefore, we are of the view that the proximate cause of accident is filtering lane without due care and ensure safety of traffic flow before doing so.

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: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Friday, 24 August 2018 10:52 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Hsiao Tong

Please review and revert with your offer.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok
Sent: Tuesday, 31 July 2018 4:15 PM
To: Hsiao Tong LKK
Subject: Re: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Sir/Madam

Please refer to the matter and revert with your offer soon.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

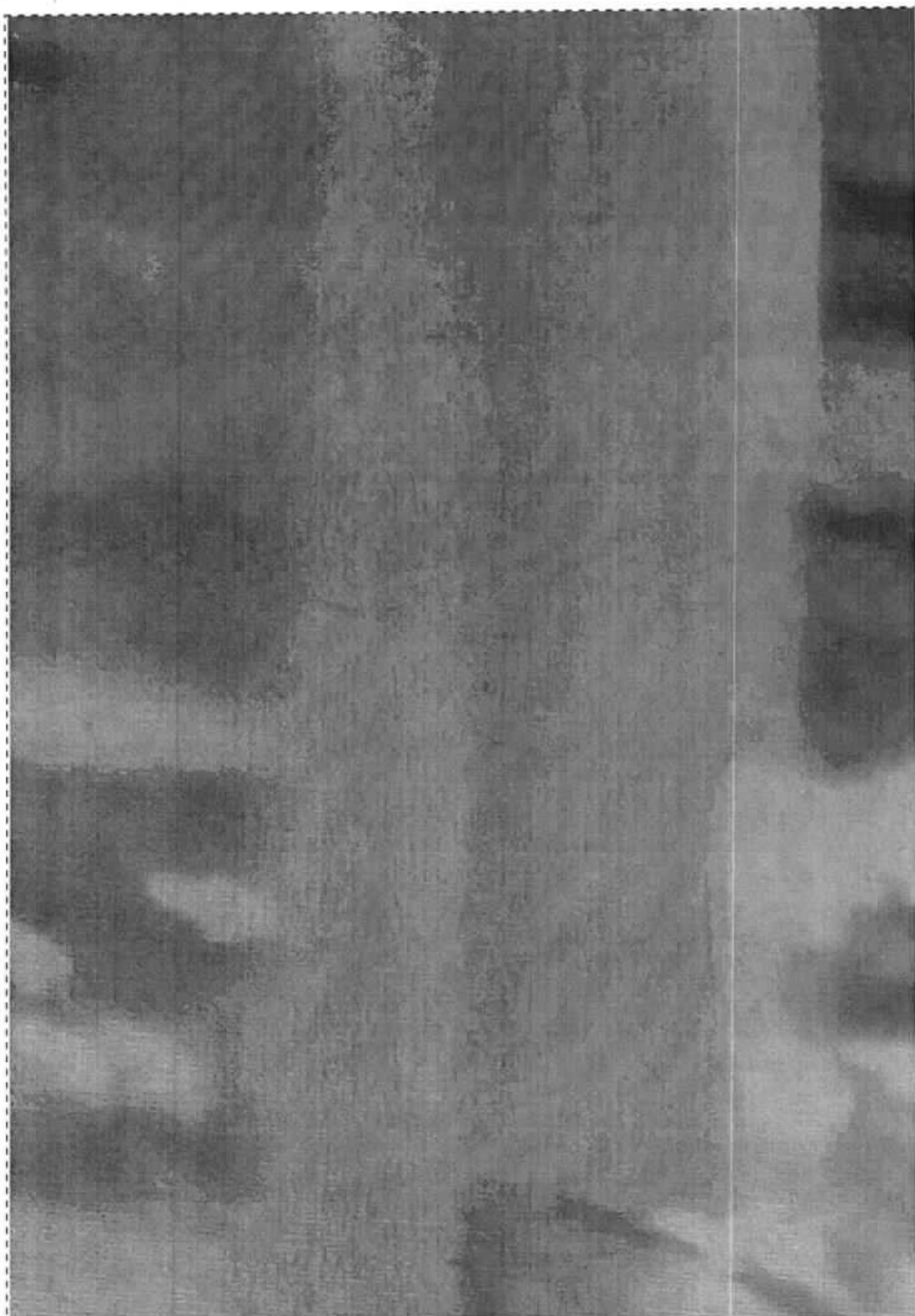
From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Date: 18/06/2018 09:12 AM
Subject: Re: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Sir/Madam

Attached scene photo & video footage. 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.

[attachment "SH9362D VC (TS) 2(1).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]



Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

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

To: "cecilialee@sparkcarcare.com" <cecilialee@sparkcarcare.com>, Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Date: 16/06/2018 12:17 PM

Subject: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Your Ref: T 0418/ SH 9362D/ CL(st)

Without Prejudice

Our Ref: CC3/LCR18007102/K1pa3

Dear Sirs,

ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018

We refer to the above matter.

Please be informed that liability is unclear as our insured reported that your client cut into his lane and resulted the accident. Attached here with a copy of our insured driver accident report for your easy reference.

SKETCH PLAN	
(A) SLF4040J	(resort would dropoff point) 
(B) SH9362D	
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT	
After I dropoff my passenger at Resort World dropoff, veh & speedup and filter to my lane, while I was driving straight in my lane. I got no time to stop and our car in contact.	

We would like to request a copy of video footage as stated in your client accident report for our necessary action.

Appreciate an early reply.

“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 | (408933)

Hsiao Tong (LKKAUTO)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Friday, 15 February 2019 8:10 AM
To: Hsiao Tong (LKKAUTO)
Cc: Aileen Tan Lee Noi
Subject: Re: <REJECTION> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Hsiao Tong

Please revert on our proposal of 50/50.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok
Sent: Monday, 29 October 2018 4:22 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: <REJECTION> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Hsiao Tong

Further to our email below.

Your insured's counter claim was settled at 50%. Therefore, we are looking at 50/50 settlement.

Please revert.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok
Sent: Monday, 22 October 2018 4:56 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: <REJECTION> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Hsiao Tong

We do not agree that your insured driver was absolved of liability. The video shows the taxi had already filtered to right and stopped, waiting for the front taxi to move. It was your insured who failed to keep a proper lookout and safety distance thus collided onto taxi's rear right.

Please review your position and revert.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

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

Sent: Saturday, 20 October 2018 10:06 AM

To: Cecilia Lee Peng Geok

Subject: <REJECTION> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Hi Cecilia,

We refer to the above matter.

Our principal had reviewed the matter and we regret to inform you that we have our principal instruction to reject your client's claim. Your client admitted that he filtered to the right lane where our insured driver was travelling. Thus both vehicles collided. The point of impact involving left front bumper corner of our vehicle and right rear fender & bumper of your taxi. If your client did not filter to the right, the collision is avoidable. Therefore, we are of the view that the proximate cause of accident is filtering lane without due care and ensure safety of traffic flow before doing so.

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: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Sent: Friday, 24 August 2018 10:52 AM

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

Subject: Re: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Hsiao Tong

Please review and revert with your offer.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok

Sent: Tuesday, 31 July 2018 4:15 PM

To: Hsiao Tong LKK

Subject: Re: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Sir/Madam

Please refer to the matter and revert with your offer soon.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes

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

Date: 18/06/2018 09:12 AM

Subject: Re: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Sir/Madam

Attached scene photo & video footage. 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.

[attachment "SH9362D VC (TS) 2(1).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]



Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

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

To: "cecilialee@sparkcarcare.com" <cecilialee@sparkcarcare.com>, Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Date: 16/06/2018 12:17 PM

Subject: <Request for Video Footage> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Your Ref: T 0418/ SH 9362D/ CL(st)

Without Prejudice

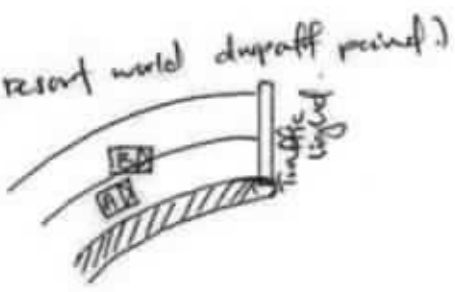
Our Ref: CC3/LCR18007102/K1pa3

Dear Sirs,

ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018

We refer to the above matter.

Please be informed that liability is unclear as our insured reported that your client cut into his lane and resulted the accident. Attached here with a copy of our insured driver accident report for your easy reference.

SKETCH PLAN	
(A) SLF4040J	(resort world dropoff point) 
(B) SH9362D	
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT	
After I dropoff my passenger at Resort World dropoff, veh B speedup and filter to my lane, while I was driving straight as my lane. I got no time to stop and our car in contact.	

We would like to request a copy of video footage as stated in your client accident report for our necessary action.

Appreciate an early reply.

“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 | (408933)

Hsiao Tong (LKKAUTO)

From: Ng, Jeffreysaykiat <Jeffreysaykiat.Ng@aig.com>
Sent: Monday, 1 April 2019 8:19 AM
To: Hsiao Tong (LKKAUTO)
Subject: RE: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018]

Dear Hsiao Tong,

Please proceed to obtain the documents to show that our insured's counter claim was settled at 50%.

Thereafter, you may proceed to resolve at 50% after verifying the above and to inform OI, thank you.

Jeffrey Ng
AIG
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1916 | Fax +(65) 6835 7416

Jeffreysaykiat.Ng@aig.com | www.aig.com.sg



AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.
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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Sunday, March 31, 2019 12:31 PM
To: Ng, Jeffreysaykiat
Subject: [EXTERNAL] RE: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018]

Caution: External Email

Dear Jeffrey,

We have rejected third party claim as per instruction. However third party appealed to settle the matter at 50/50 as our insured counter claim had been settled at 50%.

Kindly advise if we shall maintain rejection or resolve the matter at 50/50.

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: Ng, Jeffreysaykiat <Jeffreysaykiat.Ng@aig.com>

Sent: Monday, 15 October 2018 11:11 AM

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

Subject: RE: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040(OI) & SH 9362D(TP) ON 13/04/2018]

Dear Hsiao Tong,

I agree with your comments.

Please proceed to reject the Third Party's claim, thank you.

Jeffrey Ng

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1916 | Fax +(65) 6835 7416

Jeffreysaykiat.Ng@aig.com | www.aig.com.sg

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From: Ng, Hai-Chuan

Sent: Monday, October 15, 2018 10:13 AM

To: Ng, Jeffreysaykiat

Cc: Hsiao Tong (LKKAuto)

Subject: FW: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040(OI) & SH 9362D(TP) ON 13/04/2018]

Dear Jeffery,

File under your care.

Please review and revert to LKK with your mandate.

Thank you.

Regards,

Ng Hai Chuan

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65)6419 1994| Fax +68357416

Hai-Chuan.Ng@aig.com | www.aig.com.sg

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

Sent: Saturday, October 13, 2018 11:12 AM

To: Ng, Hai-Chuan

Subject: <Seek Instruction> Your ref : 1932157691SG *Our ref : CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018]

Your ref : **1932157691SG**

Our ref : CC3/LCR18007102/K1pa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SLF 4040J(OI) & SH 9362D(TP) ON 13/04/2018

We refer to the above matter.

Third party reported that he was driving along Sentosa Casino Driveway. While he was filtering to right waiting for in front vehicle to move, third party moved on once the front vehicle moved forward. Our insured vehicle squeezed in the lane and collided onto third party taxi.

OID reported that after he drop off his passenger at Resort World, third party speed up and filtered into his lane while OID was driving straight. OID got no time to stop and collided with third party taxi.

Third party had submitted a copy of video footage for our consideration. From third party video, it shows that he filtered to the right lane where OID was travelling. Thus both vehicles collided. The point of impact involving left front bumper corner of our vehicle and right rear fender & bumper of third party taxi. If third party did not filter to the right, the collision is avoidable. Therefore, we are of the view that the proximate cause of accident is filtering lane without due care and ensure safety of traffic flow before doing so.

In view of the above, we are intending to reject third party claim at this juncture.

Kindly let us have your comments/ instruction after review the matter.

Note: If the case is not handled by you, please assist to forward to the respective handler. 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)

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Hsiao Tong (LKKAuto)

From: Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Sent: Thursday, 11 April 2019 8:32 AM
To: Hsiao Tong (LKKAuto)
Subject: <REJECTION> AIG/LKK Ref: CC3/LCR18007102/K1pa3 CDGE Ref: T0418/SH9362D/AT >> Acc on 13.04.2018 invlg SH9362D & SLF4040J [AIG]
Attachments: SH9362D_13.04.18.pdf

WITHOUT PREJUDICE

Ms Chew Hsiao Tong
M/s LKK Auto Consultants Pte Ltd

Your email dated 1 April 2019 refers.

As requested, we attach taxi insurers' email dated 29 October 2018.

Please let us have your early reply with offer to wrap up this case. Thank you.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 1 April 2019 14:49
To: Aileen Tan Lee Noi
Subject: RE: <REJECTION> Your Ref: T 0418/ SH 9362D/ CL(st) Our Ref: CC3/LCR18007102/K1pa3 [ACCIDENT INVOLVING SLF 4040J(AIG) & SH 9362D ON 13/04/2018]

Without Prejudice

Dear Ms Aileen,

We refer to your below email.

We would like to request for the documents to show that our insured's counter claim was settled at 50%.

Appreciate an early reply.

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)