

## Joy Irene (LKKAuto)

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**From:** Joy Irene (LKKAuto)  
**Sent:** Thursday, 23 August 2018 10:57 AM  
**To:** 'Sim Gim Yon Sammy'  
**Cc:** Admin A  
**Subject:** Ref:CC3/AIG18013669/Nja3 / ACCIDENT INVOLVING SDN 5544T AND SH 8012X ON 27/07/2018

Hi Sammy,

We received the copy of your report.

I just had a telephone conversation with your father.

We understand that there is no such accident being reported in your police report. However, based on video evidence, your vehicle was being involved in which we cannot be absolved from liability. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Sim Gim Yon Sammy [<mailto:sgimyon@dso.org.sg>]  
**Sent:** Thursday, 23 August 2018 10:40 AM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Ref:CC3/AIG18013669/Nja3

Hi Joy,

After receiving LKK letter on 10 August(Friday).  
GIA report was done on 13 August(Monday) at the reporting centre at C&C pandan.  
Photos of car with no damages was taken.  
No copy was given to me, was told they will submit on my behalf to AIG.

Do I need to go down reporting centre to make GIA report again?

Please advise.

Regards  
Sammy

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**From:** Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]  
**Sent:** Thursday, 23 August 2018 10:30 AM  
**To:** Sim Gim Yon Sammy  
**Cc:** Admin A  
**Subject:** RE: Ref:CC3/AIG18013669/Nja3

Dear Sammy,

Have you filed your GIA?

Attached video evidence from Third-Party M/s ComfortDelgro Engineering Pte Ltd

Kindly send us a copy of your report ASAP.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Joy Irene (LKKAuto)  
**Sent:** Tuesday, 14 August 2018 9:03 AM  
**To:** 'Sim Gim Yon Sammy' <[sgimyon@dso.org.sg](mailto:sgimyon@dso.org.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Ref:CC3/AIG18013669/Nja3

Hi Sammy,

Noted.

Kindly send us a copy of your Singapore Accident Statement.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108

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**From:** Sim Gim Yon Sammy [<mailto:sgimyon@dso.org.sg>]

**Sent:** Monday, 13 August 2018 5:54 PM

**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>

**Subject:** Re: Ref:CC3/AIG18013669/Nja3

Hi Joy,

Need to highlight certain critical issues  
Now that the timeline of 710am is established.

With reference to the driving off after hitting as suggested by the accuser. SDN5544T was driven by an elderly to send a small child to school during that time. 5544 turned into the school after the so-called hit. Carpark entrance and school entrance about 15m only. Security and principal of the school are likely witnesses that 5544 did not drive away but was in the school compound metres away, visually able to be sighted from the taxi.

Attached are the photos of the site, distance between the entrances.

Based on the diagram of how the hit occurs.

Attached is the photo of the right side of 5544.

No dents, No scratches, No damages of the kind of intensity when a sharp corner of the SH8012X car front scrapped along flat broad right side surface of 5544.

For your fair judgement.

Regards

Sammy

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**From:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>

**Date:** 13 August 2018 at 1:50:36 PM SGT

**To:** Sim Gim Yon Sammy <[sgimyon@dso.org.sg](mailto:sgimyon@dso.org.sg)>

**Cc:** [claims@lkkauto.com](mailto:claims@lkkauto.com) <[claims@lkkauto.com](mailto:claims@lkkauto.com)>

**Subject:** Ref:CC3/AIG18013669/Nja3

Ref:CC3/AIG18013669/Nja3

Dear Sir,

As spoken, there is a video from the Third-Party. Kindly comply with the reporting and send us a copy.

Attached statement from the taxi driver as requested for your reference.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Sim Gim Yon Sammy [<mailto:sgimyon@dso.org.sg>]  
**Sent:** Saturday, 11 August 2018 3:49 PM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** [claims@lkkauto.com](mailto:claims@lkkauto.com)  
**Subject:** Verifying Authenticity of Claims Letter.

To whom it may concern,

Received this insurance claims letter dated 7 Aug, with your company letterhead. It was send out on the 8 Aug, and I received it on 10 Aug, Friday night.

And it was supposedly for an 'accident' involving sdn5544t and sh8012x on the 24 Jul which I totally have no idea about.

There was no incident/accident involving sdn5544t on that day.  
Like to clarify whether is there a mistake, or is this letter genuine?

Who are the Drivers involved?  
Have informed Comfort Delgro?

Tried calling LKK auto (Yung Ho Road branch) <tel:68412409> but no one pick up.

Police report had been made on SH8012X.  
(J/20180810/7042)

Advised by police IO to verify with my main insurer AIG. Pending AIG reply before any further escalation of this matter.

Please advise.

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**Diagnostic information for administrators::** from pps.filterd (MX2.dso.org.sg [127.0.0.1]) by MX2.dso.org.sg (8.16.0.21/8.16.0.21) with SMTP id w7B5d2uq013121 for <[claims@lkkauto.com](mailto:claims@lkkauto.com)>; Sat, 11 Aug 2018 13:41:41 +0800  
DKIM-Signature: v=1; a=rsa-sha256; c=relaxed/simple; d=dso.org.sg; h=from : to : subject : date : message-id : content-type : mime-version; s=716; bh=ckvKmRs4x+CXLS/quL9LTVpQcmQZYkTnI/REsrigfcQ=;

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/elX27occXUnQgxqyPw58KAb9c/D4NXQRaHZMYWicsSqJ6cR63LRz2RuvY1MIKH/T9E9  
uTNM/hEvpwXKK8eM1IEbGPK9Ww2xw6WRYIYALZsG5vDQwLijQMThPkKE/tNzeQv/KZD JA== From: Sim Gim Yon  
Sammy <[sgimyon@dso.org.sg](mailto:sgimyon@dso.org.sg)> To: "[claims@ikkauto.com](mailto:claims@ikkauto.com)" <[claims@ikkauto.com](mailto:claims@ikkauto.com)> Subject: Verifying Authenticity of  
Claims Letter. Thread-Topic: Verifying Authenticity of Claims Letter. Thread-Index:  
AdQxNfnQWe1LkpasTtefFioNU6211A== Date: Sat, 11 Aug 2018 05:41:39 +0000 Message-ID:  
<[2AC7AAA86A8648D5A913304EA8FED090@com.citrix.mail.iOS](mailto:2AC7AAA86A8648D5A913304EA8FED090@com.citrix.mail.iOS)> Accept-Language: en-US Content-Language: en-US  
X-MS-Has-Attach: yes X-MS-TNEF-Correlator: Content-Type: multipart/mixed;  
boundary="\_004\_2AC7AAA86A8648D5A913304EA8FED090comcitrixmailiOS\_" MIME-Version: 1.0