

Re: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2

Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Thu 12/10/2020 3:40 PM

To: ESMotion <ESMOTION@singnet.com.sg>

Cc: HTTONG1978@YAHOO.COM.SG <HTTONG1978@YAHOO.COM.SG>

Hi Mr Wilson,

We refer to our tele-conversation.

The insurance will process to settle the matter at best and close off the matter.

In view of the case insurance will not be affecting your NCD strictly for this case.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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



Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: ESMotion <ESMOTION@singnet.com.sg>

Sent: Thursday, December 10, 2020 1:36 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: HTTONG1978@YAHOO.COM.SG <HTTONG1978@YAHOO.COM.SG>

Subject: RE: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2

Hi Asher

It has been 3 months since my last email and this year going to over soon, any updates? Or this will go for another year and the story will go all over again!!!

Cheers

Wilson Chua Heng Lee

Mobile: +65 9691 5559

Email: esmotion@singnet.com.sg

This email and any attachments sent with it are strictly private and confidential and are intended solely for the use of the addressee or entity to whom they are addressed. This communication may contain privileged and protected client information. If you are not the stated addressee or person responsible for delivering this e-mail to the intended recipient, you must not read, copy, forward or distribute it or take any action in reliance thereon. Please notify the sender immediately if you received this e-mail in error. After which, delete it and destroy all copies.

From: ESMotion [mailto:ESMOTION@singnet.com.sg]
Sent: Friday, 11 September 2020 3:06 PM
To: 'Asher Sng (LKKAuto)'
Cc: 'HTTONG1978@YAHOO.COM.SG'
Subject: RE: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2

Dear Asher

Any updates?

Cheers

Wilson Chua Heng Lee
Mobile: +65 9691 5559
Email: esmotion@singnet.com.sg

From: ESMotion [mailto:ESMOTION@singnet.com.sg]
Sent: Monday, 31 August 2020 5:44 PM
To: 'Asher Sng (LKKAuto)'
Cc: 'HTTONG1978@YAHOO.COM.SG'
Subject: RE: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2

Dear Asher

Noted with thanks; for your info, I will continuous to follow up every fortnight.

Cheers

Wilson Chua Heng Lee
Mobile: +65 9691 5559
Email: esmotion@singnet.com.sg

From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]
Sent: Monday, 31 August 2020 5:39 PM
To: ESMotion
Cc: HTTONG1978@YAHOO.COM.SG
Subject: Re: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2

Hi Sir,

We refer to the email below.

We will forward your email to the insurance company, to review on the liability.

Shall revert to you once the reivew is complete.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: ESMotion <ESMOTION@singnet.com.sg>
Sent: Monday, August 31, 2020 5:37 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: HTTONG1978@YAHOO.COM.SG <HTTONG1978@YAHOO.COM.SG>
Subject: RE: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2

Dear Asher

Can I know what the states of this case?

P.S. Even if no progresses please reply, I don't want this case to sleep again.

Cheers

Wilson Chua Heng Lee
Mobile: +65 9691 5559
Email: esmotion@singnet.com.sg

From: ESMotion [mailto:ESMOTION@singnet.com.sg]
Sent: Sunday, 16 August 2020 3:16 PM
To: 'Asher Sng (LKKAuto)'
Cc: 'HTTONG1978@YAHOO.COM.SG'
Subject: RE: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2
Importance: High

Dear Asher

First of all I am very unhappy with the outcome of this accident and I DO NOT agree with it. I am also very disappointed with the way you (**AIG and LKK Auto Consultants Pte Ltd**) handle this case.

I once again repeat myself, we are not at any fault and just because the other party cannot find any evident then we have to settle at 50/50.

1. After our conversation on Friday, 14th Aug 2020 then I got to know that Subaru accident reporting centre did not forward to you ALL our accident site photos. I demand a full official report on how come this can happen.
2. I had forward you those accident photos and shown you that the Subaru accident reporting centre contact person WhatsApp's acknowledgment of our photos.
3. Why the claimer is not in the loop of what kind of document is being submitted?
4. As of 14th Aug 2020, I DO NOT trust those document that you have on hand now.
5. According to our conversation on Friday, 14th Aug 2020;
 - a. The accident happened on 28th October 2018, we reported on 29th October 2018; your first email was on "**Sent:** Monday, November 25, 2019 12:17 PM" and I already mentioned to look at any video footage on the site but now (year 2020) then you tell me that it had already been overwritten. May I know what happen during that period (29th Oct 2018 to 14th Aug 2020)? why it takes so long to reply to us? If there is any injury, fatality or policy involvement, etc. is it will be faster or handle more seriously?
 - b. You mention that further investigation might affect my future premium unless there are any injuries or fatality case or police involvement. I like to know why? Do we pay a different premium? Regardless of big or small accident, isn't all accident has to be treated the same way?

P.S. My brother-in-law went down to the accident site. The bus driver admitted to my wife and brother-in-law that it was his fault as he was not feeling well and had taken medication before driving.

I have also attached my evidence.

Cheers

Wilson Chua Heng Lee

Mobile: +65 9691 5559

Email: esmotion@singnet.com.sg

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

Sent: Friday, 14 August 2020 5:14 PM

To: ESMotion; HTTONG1978@YAHOO.COM.SG

Subject: Re: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2

Hi Sir,

Thank you for the scene photo.

The reporting centre did not include all this photo when filing the report.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: ESMotion <ESMOTION@singnet.com.sg>
Sent: Friday, August 14, 2020 5:12 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; HTTONG1978@YAHOO.COM.SG <HTTONG1978@YAHOO.COM.SG>
Subject: RE: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 2 of 2

Cheers

Wilson Chua Heng Lee
Mobile: +65 9691 5559
Email: esmotion@singnet.com.sg

From: ESMotion [mailto:ESMOTION@singnet.com.sg]
Sent: Friday, 14 August 2020 5:12 PM
To: 'Asher Sng (LKKAuto)'; 'HTTONG1978@YAHOO.COM.SG'
Subject: RE: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019 1 of 2

Hi Asher

Subaru did not send your these photos???

Cheers

Wilson Chua Heng Lee
Mobile: +65 9691 5559
Email: esmotion@singnet.com.sg

From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]
Sent: Friday, 14 August 2020 4:51 PM
To: HTTONG1978@YAHOO.COM.SG; ESMOTION@SINGNET.COM.SG
Subject: Re: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019

Hi Mr Wilson,

We refer to our tele-converstion.

Enclosed a copy of the photo submitted by the reporting centre.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Asher Sng (LKKAuto)

Sent: Monday, November 25, 2019 12:17 PM

To: HTTONG1978@YAHOO.COM.SG <HTTONG1978@YAHOO.COM.SG>

Subject: ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019

Our Ref: CC3/AIG19020059/Qea3

25 NOV 2019

CHUA HENG LEE WILSON / TONG HUI TING WENDY

Dear Sir/Madam,

ACCIDENT INVOLVING SLK 8045T AND SG 5574R ON 28/10/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days, 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.

Yours faithfully,

Asher

Case Handler

DID: 6841 6051

FAX: 6741 4108

Email: ashersng@lkkauto.com

*c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)*