

**Our Ref: CC4/AIG20002536/Qbs3**

24 FEBRUARY 2020

**LIM CHU SAH  
BLK 126 SIMEI ST 1  
#04-482  
SINGAPORE 520126**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLZ 212B/ SLR 2481U/ OTHERS ON 07/02/2020**

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.

We have received a Property Damage Claim from Body Repairer/Workshop acting on behalf of the owner of SLR 2481U against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

Yours faithfully,



Jasper Chua  
DID: 6841 2928  
FAX: 6741 4108  
Email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)

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

## Jasper Chua (LKK Auto)

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**From:** Jasper Chua (LKK Auto)  
**Sent:** June 22, 2021 11:52 AM  
**To:** Siak Tong Sim  
**Cc:** Yvonne Ng; Admin A; Tristan Farhan; Khoo, Kay-Eng; Tan, Bennie-WZ  
**Subject:** LOD/Invoice for SLR2481U / DOA :07/02/2020 / LKK ref : CC4/AIG20002536/Qbs3

WITHOUT PREJUDICE

Dear Siak,

We have our principal's instructions to maintain our decision and will proceed to close off the case.

If you are disagree, you may escalate to GIA DRM on the next recourse.

Thanks

**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.**

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

**From:** Siak Tong Sim [mailto:siaktong@lioncityrentals.com.sg]

**Sent:** June 16, 2021 10:06 AM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>; Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>

**Cc:** Yvonne Ng <[yvonne.ng@lioncityrentals.com.sg](mailto:yvonne.ng@lioncityrentals.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Tristan Farhan <[tristanfarhan@lioncityrentals.com.sg](mailto:tristanfarhan@lioncityrentals.com.sg)>

**Subject:** Re: LOD/Invoice for SLR2481U / DOA :07/02/2020 / LKK ref : CC4/AIG20002536/Qbs3

Dear Sir/Madam

Without Prejudice

We disagreed with your statement that we shall claim against the other insurer.

We are in opinion that both cars should be liable to this accident therefore the sharing liability proportion has to be taken into consideration

Please revert to us as soon as possible

**Thanks & Best Regards**

**S.T.Sim**

**Manager**  
**Accident Reporting Center**  
**60 Jalan Lam Huat**  
**#04-35/36 Carros Centre**  
**Singapore 737869**  
**H/P: 65- 69559351**



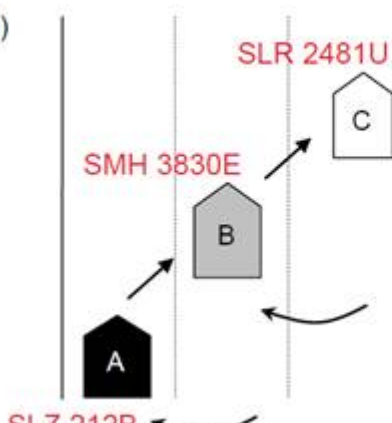
On Tue, Dec 1, 2020 at 2:20 PM Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)> wrote:

WIHTOUT PREJUDICE

Dear Sir/Mdm,

We refer to the matter above.

Please be informed that our principal had further reviewed the matter and based on both party statement and video footage provided , BOLA 28(g) is applicable in this case. Your client is at the most left lane and got hit by the vehicle from the middle lane which is SMH 3830E. Based on BOLA scenario attached, SMH 3830E is liable for your vehicle SLR 2481U. Hence, your client should have claim against insurer of SMH 3830E (NTUC) but not our current insurer of SLZ 212B.

	SCENARIO	DESCRIPTION
28.	(g) 	A is 100% liable to B B is 100% liable to C Note: I. If there is no contact between A and B, BOLA scenario 15 apply. II. If there is contact between A and B, BOLA scenario 28 (g) apply.

Hope this clarifies.

**“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,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

**From:** Siak Tong Sim <[siaktong@lioncityrentals.com.sg](mailto:siaktong@lioncityrentals.com.sg)>

**Sent:** Tuesday, 13 October 2020 10:45 AM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>; Yvonne Ng <[yvonne.ng@lioncityrentals.com.sg](mailto:yvonne.ng@lioncityrentals.com.sg)>

**Subject:** Re: LOD/Invoice for SLR2481U

Dear sir

Attached LOD/Invoice for SLR2481U for your approval and early settlement

***Thanks & Best Regards***

***S.T.Sim***

**Manager**

**Accident Reporting Center**

**60 Jalan Lam Huat**

**#04-35/36 Carros Centre**

**Singapore 737869**

**H/P: 65-97422188**



## Jasper Chua (LKK Auto)

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**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Sent:** June 16, 2021 11:50 PM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** RE: AIG Ref: 0266309362SG-005 || Accident Involving SLZ212B / SLR2481U on 07/02/2020 - 1st REMINDER  
**Attachments:** Re: LOD/Invoice for SLR2481U / DOA :07/02/2020 / LKK ref : CC4/AIG20002536/Qbs3

Dear Jasper

Your email below refers.

TP repairer is an ARC of TOKIO MARINE. They should be aware of the appropriate BOLA scenario to this accident. Should they disagree, they may escalate to GIA DRM on the next recourse.

Thank you!

Best Regards

**Bennie Tan**

Senior Complex Claims Examiner - Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>  
**Sent:** Wednesday, 16 June 2021 10:11 am  
**To:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Cc:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: AIG Ref: 0266309362SG-005 || Accident Involving SLZ212B / SLR2481U on 07/02/2020 - 1st REMINDER

**This message is from an external sender; be cautious with links and attachments.**

Dear Bennie,

Kindly refer email reply from TP after our self-explanation.

Kindly have your opinion or further instructions on these.

Thanks

**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.**

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

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**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** May 26, 2021 11:51 AM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: AIG Ref: 0266309362SG-005 | | Accident Involving SLZ212B / SLR2481U on 07/02/2020 - 1st REMINDER

Hi Jasper

Further to my email dated 22/03/2021.

Please urgently confirm if matter been re-directed to the insurer of SMH3830E (NTUC INCOME). If yes, please upload all the relevant correspondents into merimem, render your billing and close off this matter.

Awaiting for your response.

Best Regards

**Bennie Tan**

Senior Complex Claims Examiner - Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Tan, Bennie-WZ

**Sent:** Monday, 22 March 2021 9:54 pm

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: AIG Ref: 0266309362SG-005 | | Accident Involving SLZ212B / SLR2481U on 07/02/2020

Dear Jasper

Further to my email dated 23/11/2020.

Please urgently confirm if matter been re-directed to the insurer of SMH3830E (NTUC INCOME). If yes, please upload all the relevant correspondents into merimem, render your billing and close off this matter.

Appreciate your response.

Best Regards

**Bennie Tan**

Senior Complex Claims Examiner - Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Tan, Bennie-WZ

**Sent:** Monday, November 23, 2020 9:15 AM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: AIG Ref: 0266309362SG-005 || Accident Involving SLZ212B / SLR2481U on 07/02/2020

Dear Jasper

Yes, please proceed per your recommendation below to re-direct to insurer of SMH3830E (NTUC INCOME)

Thank you.

Best Regards

**Bennie Tan**

**AIG**

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

78 Shenton Way #09-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Sent:** Thursday, November 19, 2020 3:20 PM

**To:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** [EXTERNAL] AIG Ref: 0266309362SG-005 || Accident Involving SLZ212B / SLR2481U on 07/02/2020

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Dear Bennie,

We refer to the matter above.

We have further review the whole case and based on the video footage, BOLA 28(g) is applicable. According to BOLA 28(g), SLR 2481U(TP) should claim against insurer of SMH 3830E (the middle car) , but not SLZ 212B (our insured).

In view of this , we seek your approval to redirect the claim from SLR 2481U to insurer of SMH 3830E (NTUC Income Insurance)

Thanks

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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**From:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>

**Sent:** Thursday, 19 November 2020 1:37 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** AIG Ref: 0266309362SG-005 || Accident Involving SLZ212B / SLR2481U on 07/02/2020

Hi Hsiao Tong

I need to speak to you pertaining to the above matter handled by your end.

Do let me know when is convenient.

Thanks.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #09-16 Singapore 079120

Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

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