

## Hsiao Tong (LKKAUTO)

---

**From:** Allen Liaw <kfliawa@yahoo.com.sg>  
**Sent:** Friday, 11 September 2020 3:47 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: ACCIDENT INVOLVING SMD 8861D(AIG) AND SLB 490R AT/ALONG CHINA TOWN COMPLEX MSCP LEVEL 3 ON 30/08/2020  
**Attachments:** 20200911\_152546.jpg; 20200911\_152552.jpg

Hi Hsiao Tong,

I can only send you back the signed copy on Monday, hopes this is ok with you.

Also, I have checked my policy document, apparently it is under Auto-Protecor cover, I attached herewith for your record. Please let me know if I interpret it otherwise.

Thank you for your service.

[Sent from Yahoo Mail on Android](#)

On Fri, 11 Sep 2020 at 3:21 pm, Allen Liaw <kfliawa@yahoo.com.sg> wrote:

Help me print the attachment

[Sent from Yahoo Mail on Android](#)

----- Forwarded message -----

**From:** "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>  
**To:** "KFLIAWA@YAHOO.COM.SG" <KFLIAWA@YAHOO.COM.SG>  
**Cc:**  
**Sent:** Fri, 11 Sep 2020 at 3:10 pm  
**Subject:** RE: ACCIDENT INVOLVING SMD 8861D(AIG) AND SLB 490R AT/ALONG CHINA TOWN COMPLEX MSCP LEVEL 3 ON 30/08/2020

Hi Mr Liaw,

Further to our below email.

We noticed the date of accident was incorrect in you SAS report.

Kindly assist to sign on the addendum form attached and return it to us (LKK) via email for our further action. Thanks.

**SINGAPORE ACCIDENT STATEMENT**

**IMPORTANT NOTICE**

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

**ACCIDENT STATEMENT**

Date Of Report: 09/09/2020 13:34  
 Date Of Accident: 31/08/2020 11:20  
 Exact Location Of Accident: CHINA TOWN COMPLEX MSCP LEVEL 3  
 Country/State of Loss: SINGAPORE

**DETAILS OF OWN VEHICLE**

Vehicle Registration Number: SMD8861D  
**Insured/Policyholder**  
 Name Of Registered Owner: LIAW KUEN FAI  
 NRIC No: S0011068Z  
 Email Address: KFLIAWA@YAHOO.COM.SG  
 Mobile Phone No: (LOCAL) +65-96750123  
 Alternative Phone No: Office-96750123

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 07/09/2020 14:08		Vide Report No.:		Station Diary No.: 49
<b>Informant's Particulars</b>				
Name of Informant: LIAW KUEN FAI		Address: APT. BLK 574 HOUGANG STREET 91 #11-230 SINGAPORE 530974		
ID Type / ID No.: NRIC NO / S0011068Z		Contact No.: Home/Office: Mobile: 96750123		
Nationality: SINGAPORE CITIZEN		Email:		
Sex: Male	Age: 68	Date of Birth: 09/07/1954	Type of Informant: Driver	
Race: Chinese		Language:	Institution / School Name:	
Occupation: Retiree		Driving Licence Information: Class: 3		Date of Expiry:

**General Information of the Accident**

Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 30/08/2020 11:20	Type of Location:
Location: SMITH STREET				
Weather:		Road Surface:	Road Speed Limit:	
Traffic Flow:		Traffic Control:	Traffic Volume:	
Type of Collision:			Anyone conveyed by ambulance: No	

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 11 September 2020 3:02 PM  
**To:** KFLIWA@YAHOO.COM.SG  
**Subject:** ACCIDENT INVOLVING SMD 8861D(AIG) AND SLB 490R AT/ALONG CHINA TOWN COMPLEX MSCP LEVEL 3 ON 30/08/2020

11 Sept 2020

**Mr Liaw Kuen Fai**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SMD8861D**

**Our Ref: CC6/AIG20009506/Aps3**

**ACCIDENT INVOLVING SMD 8861D(AIG) AND SLB 490R AT/ALONG CHINA TOWN COMPLEX MSCP LEVEL 3 ON 30/08/2020**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third party claim against your policy.

We have received a claim from SLB 490R against your insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as your vehicle collided onto third party parked vehicle. Under Motor Accident Guide, moving / reversing vehicle must exercise greater care than parked vehicles. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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