

## Jasper Chua (LKK Auto)

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**From:** Jasper Chua (LKK Auto)  
**Sent:** July 12, 2021 10:57 AM  
**To:** Gideon; THOMAS.HENG8@GMAIL.COM  
**Subject:** Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

HENG TECK LIM THOMAS ( BY EMAIL ONLY )

Dear Sir/Madam,

Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020

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.

Based on the accident report and accident scenario, liability is down against us. As per the communication between Gideon and Jeremy (AIG) during February 2021, 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 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.

**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

*Save the Earth. Print only when necessary.*

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**From:** Jasper Chua (LKK Auto)  
**Sent:** February 1, 2021 2:27 PM  
**To:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>  
**Cc:** steven@seahong.com.sg; 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Gideon,

Please give me a call back at 6841 2928 . I'm unable to reach you at 6372 6219.

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:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>

**Sent:** Friday, 29 January 2021 2:48 PM

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

**Cc:** [steven@seahong.com.sg](mailto:steven@seahong.com.sg); 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Jasper

May I hear from you on my email below?

Thank you!

Warmest regards,

**Gideon Phng**

Seah Ong & Partners LLP

36 Robinson Road

#12-03 City House

Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

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---

**From:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>

**Sent:** Monday, January 18, 2021 6:07 PM

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

**Cc:** 'steven@seahong.com.sg' <[steven@seahong.com.sg](mailto:steven@seahong.com.sg)>; 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; 'Hsiao Tong (LKKAuto)'

<[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Jasper

My client's instructions are that photographs of his vehicle were taken on 21 September 2020 when he lodged his accident report, and that the photographs showed that there was no visible damage on his vehicle. My client would like to enquire whether this was considered in your assessment of the claim.

Further, we are instructed to seek you or your principal's explanation for the decision to explore settlement of the third-party claim.

Please let us hear from you on the above.

Thank you!

Warmest regards,

**Gideon Phng**

Seah Ong & Partners LLP

36 Robinson Road

#12-03 City House

Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

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**From:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>

**Sent:** Tuesday, January 12, 2021 9:46 AM

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

**Cc:** 'steven@seahong.com.sg' <[steven@seahong.com.sg](mailto:steven@seahong.com.sg)>; 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; 'Hsiao Tong (LKKAuto)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Jasper

Please hold your hands on settlement. I am still liaising with my client.

Thank you.

Warmest regards,

**Gideon Phng**

Seah Ong & Partners LLP  
36 Robinson Road  
#12-03 City House  
Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

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

**Sent:** Tuesday, January 12, 2021 9:26 AM

**To:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>

**Cc:** [steven@seahong.com.sg](mailto:steven@seahong.com.sg); 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Gideon,

We refer to the matter above.

Is there anymore query from your client ?

We will proceed to settle if there's no more query from him.

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

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

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**From:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>

**Sent:** Thursday, 7 January 2021 1:24 PM

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

**Cc:** [steven@seahong.com.sg](mailto:steven@seahong.com.sg); 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Jasper

Thank you very much.

Warmest regards,

**Gideon Phng**

Seah Ong & Partners LLP  
36 Robinson Road  
#12-03 City House  
Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

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

**Sent:** Thursday, January 7, 2021 9:25 AM

**To:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>

**Cc:** [steven@seahong.com.sg](mailto:steven@seahong.com.sg); 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Gideon,

Attached damage photos of the claimant's vehicle for your client references.

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:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>

**Sent:** Tuesday, 5 January 2021 4:08 PM

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

**Cc:** [steven@seahong.com.sg](mailto:steven@seahong.com.sg); 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: URGENT - Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Jasper

Our client has asked for photos of the damage on the claimant's car. Are you able to assist?

Thanks!

Warmest regards,  
**Gideon Phng**  
Seah Ong & Partners LLP  
36 Robinson Road  
#12-03 City House  
Singapore 068877

Tel: 6536 5369  
Fax: 6536 5811

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**From:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>  
**Sent:** Sunday, December 27, 2020 11:19 AM  
**To:** 'Jasper Chua (LKK Auto)' <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Cc:** 'steven@seahong.com.sg' <[steven@seahong.com.sg](mailto:steven@seahong.com.sg)>; 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; 'Hsiao Tong (LKKAuto)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: URGENT - Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Jasper

Thank you for the attachments!

Warmest regards,  
**Gideon Phng**  
Seah Ong & Partners LLP  
36 Robinson Road  
#12-03 City House  
Singapore 068877

Tel: 6536 5369  
Fax: 6536 5811

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conclusions and other information in this message that do not relate to the official business of the company shall be understood as neither given nor endorsed by Seah Ong & Partners LLP.

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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Sent:** Thursday, December 24, 2020 4:58 PM  
**To:** [gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)  
**Cc:** [steven@seahong.com.sg](mailto:steven@seahong.com.sg); 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: URGENT - Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Video attached

*"Best Wishes for Merry Christmas & Happy New Year 2021"*

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:** Jasper Chua (LKK Auto)  
**Sent:** Thursday, 24 December 2020 4:57 PM  
**To:** [gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)  
**Cc:** [steven@seahong.com.sg](mailto:steven@seahong.com.sg); 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** FW: URGENT - Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Gideon,

Attached documents and one video footage for your pursual. Another video will sent in a separated email.

The front camera video footage showing the number plate of our insured which indicate our client did appear at the accident scene. Next , the rear camera video footage show there's a jerk and contact to TP vehicle and the audio sound of "scratching" when our insured pass through TP vehicle.

Thanks

*"Best Wishes for Merry Christmas & Happy New Year 2021"*

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:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>  
**Sent:** Thursday, 24 December 2020 3:06 PM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; [steven@seahong.com.sg](mailto:steven@seahong.com.sg); 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>

**Subject:** RE: URGENT - Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Jasper

Please let us have the photos and police/GIA report of the claimant **urgently**.

Kindly forward the longer video clip once you have received it too.

Thank you.

Warmest regards,

**Gideon Phng**

Seah Ong & Partners LLP

36 Robinson Road

#12-03 City House

Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

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---

**From:** Gideon <[gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)>

**Sent:** Tuesday, December 22, 2020 9:35 AM

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

**Cc:** 'Hsiao Tong (LKKAuto)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; 'steven@seahong.com.sg' <[steven@seahong.com.sg](mailto:steven@seahong.com.sg)>; 'Carole' <[carole@seahong.com.sg](mailto:carole@seahong.com.sg)>

**Subject:** RE: Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Jasper

Thank you for the video.

I understand from our tele-conversation that you are seeking a longer version of the video to verify the third-party claim. Please let me have the longer video once you have received it.

Could you please forward me the photos and police/GIA report of the claimant as well? These were also requested on Thursday.

Thank you.

Warmest regards,  
**Gideon Phng**  
Seah Ong & Partners LLP  
36 Robinson Road  
#12-03 City House  
Singapore 068877

Tel: 6536 5369  
Fax: 6536 5811

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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Sent:** Monday, December 21, 2020 3:07 PM  
**To:** [gideon@seahong.com.sg](mailto:gideon@seahong.com.sg)  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Accident involving SMQ 7771T and SCM 9995R on the 19/06/2020 .

Dear Gideon,

Attached video from third party vehicle for your necessary action.

Please take note of the below:

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party. All our rights are hereby reserved.

*"Best Wishes for Merry Christmas & Happy New Year 2021"*

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)