

**AIG Ref: #1592021944SG003#027# Re: ACCIDENT INVOLVING EP 98A(AIG) AND SHC 6985H AT/ALONG COLLYER QUAY TOWARDS FINLAYSON GREEN ON 07/12/2020**

Goh, Jeremy <Jeremy.Goh@aig.com>

Tue 8/6/2021 4:26 PM

To: Angie Chng <angieabchng@gmail.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Dear Angie, without prejudice

Reference made to the email dated 4 Jun 2021

Our office understand Mr. Lim, your client have made known about his stand over the issue of the above accident to our office and would like us to look into the case.

In respond to Mr. Lim's queries, we would like to explain there are 2 points of contention.

- Liability queries, whether there is a collision or not
- Vehicle damages, do the damages correspond to the collision.

In response to your request, we have reviewed and conducted our investigations.

It is our duty as your insurer to manage the incoming claim, together with relevant facts, information and evidences (ie video footage), that we have gathered from Mr. Lim being the driver of EP 98 A and SHC 6985 H during our process of investigation.

We append herewith our findings on this matter: -

**The Incident**

**Mr. Lim's version of this accident as stated in the Report on 7 Dec 2020 / 1220:**

*Quote*

*On 7 Dec 2020 at around 1220 noon was travelling along Collyer Quay. At the junction of Collyer Quay & Finlayson green. Tow truck was at L3. I was at lane 2 waiting for traffic light to turn green. I filter left for tow truck that I intend to keep left to move towards Collyer Quay. Tow Truck speed up to turn right towards Finlayson Green, while slowing down for truck to turn **my front left wheel rim touch against the tow truck right back frame** that secure the taxi front right wheel....*

*Unquote*

Video footage from Taxi SHC 6985 H

Insured vehicle on the right,



Just before point of impact,



Based on videographic evidence, it is clear that a collision had happened between both vehicles. Further to that, there was admission of collision in Mr. Lim's report.

Thus, base on the evidence we have on hand. We cannot absolve Mr. Lim of liability for this matter. We also cannot deny the Third Party from making a Third Party claim, since they have a legal right to do so.

Unless, Mr. Lim can furnish us photo or video evidence that shows, there was **NO COLLISION**, then we can reject the claim since no collision happened.

Subsequently, we understand Mr. Lim has mentioned in his report and spoken with our appointed surveyors LKK and Ms. Hsiao Tong on this matter,

According to Mr. Lim's report,

Quote

*The impact causes my front bumper drop off, there wasn't any damage to the tow truck.*

*We (tow truck's driver and myself) confirm there was no damage to the tow truck. We agreed not to claim each other.*

*Its taxi was stationary & secure to the tow truck there was no damage to the taxi.*

*My Left side Mirror **touches the driver side door**, my side mirror did not drop off & there was no damage and still can operate. As the taxi door (metal) got no dent on the taxi door. There was **slight mark** on the door less than 1 inch mark, can be easily removed.*

Unquote

We noted as well Mr. Lim's comments to LKK on the consistency of the damages to SHC 6985 H

Quote

*Based on the the taxi photo dented grazed lines which measures more than 2 feet long, basic common sense, my side mirror have a 2.5 cm scratch on impact with the taxi door had retracted back to close position and still intact, how can the grazed lines be more than 2 feet long???*

Unquote

Can I ask if Mr Lim managed to obtain any accident scene photos to confirm there was no damages, it would help us in our assessment of the damages.

In view of this, we will review the damages and the claim amount. We hope that Mr. Lim will understand that even with the 2<sup>nd</sup> opinion on the review of the damages of the case. We can only at best negotiate on the amount to settle, since as shared above, we cannot absolve Mr. Lim of the liability, since a collision had happened.

At the current juncture, his NCD is protected at his next renewal as we noted that he has a NCD protector in place.

Please contact the undermentioned should you have any clarifications.

Meanwhile, your insurer rights are reserved under the terms and conditions of the policy.

Reference to the above and subject to your submission of contrary proof of evidences, we will have to resolve this Third Party at best on your behalf to avoid unnecessary litigation cost incurred should Third Party choose to pursue through legal means.

We sincerely seek your kind understanding in this matter.

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Best Regards  
Yours sincerely.

**Jeremy Goh**

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Tel +(65) 6419 1767  
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*If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.*

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**From:** Angie Chng <[angieabchng@gmail.com](mailto:angieabchng@gmail.com)>  
**Sent:** Friday, June 4, 2021 4:55 PM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>; [klim98@singnet.com.sg](mailto:klim98@singnet.com.sg)  
**Subject:** [EXTERNAL] Re: ACCIDENT INVOLVING EP 98A(AIG) AND SHC 6985H AT/ALONG COLLYER QUAY TOWARDS FINLAYSON GREEN ON 07/12/2020

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

Hi Hsiao Tong

As spoken to you and my client Mr Lim this afternoon.

**He still disagreed with the claim.**

1. When the incident happened, all drivers came out of the vehicles, the taxi driver saw a small line less than 1 inch and asked my client, Mr Lim mentioned to the taxi driver, only a small line less than 1 inch line, nothing to claim, and the taxi driver also never said anything.
2. The taxi was towed to workshop, which means it needs to be sent for repair. Why claim 2 days loss of rental & loss of income?? Not justified.
3. Mr Lim felt that the taxi driver trying to take advantage of him and AIG, should not have any claims against us. If AIG insists to pay the 3rd party, **MAKE SURE HIS MOTOR RENEWAL PREMIUM WILL NOT HAVE ANY LOADING EVEN WITH NCD PROTECTOR.** - Hope Jeremy from AIG can reply on that.

Thank you  
Best Regards  
Angie Chng  
HP: 9755 7733  
Email: [angieabchng@gmail.com](mailto:angieabchng@gmail.com)

[angiechng@aia.com.sg](mailto:angiechng@aia.com.sg)

On Thu, Jun 3, 2021 at 12:49 PM Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Dear Ms Angie,

Further to the below email.

We understand from our insured Mr Lim that you are his agent for this matter.

We have discussed with our principal AIG on this matter. AIG inclined to settle the matter at best as there was a collision between both vehicles. However Mr Lim disagreed to let AIG to resolve the matter.

In view of this, we would like to seek your kind assistance to advise our insured and let us know his final decision.

Thank you.

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 |

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**From:** Kllim <[kllim98@singnet.com.sg](mailto:kllim98@singnet.com.sg)>

**Sent:** Thursday, 11 March 2021 5:12 PM

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

**Cc:** [angieabchng@gmail.com](mailto:angieabchng@gmail.com)

**Subject:** Re: ACCIDENT INVOLVING EP 98A(AIG) AND SHC 6985H AT/ALONG COLLYER QUAY TOWARDS FINLAYSON GREEN ON 07/12/2020

Hi Hsiao Tong,

Based on the the taxi photo dented grazed lines which measures more than 2 feet long, basic common sense, my side mirror have a 2.5 cm scratch on impact with the taxi door had retracted back to close position and still intact, how can the grazed lines be more than 2 feet long???

Hsiao Tong, as you are representing AIG, you should based on my comment and defence on behalf of AIG. Metal door against plastic mirror, which is harder can cause a dented 2 feet long lines, does these made sense???

Please dispute their claim, I will not agree with their claim and any settlement from the photos grazed line are fabricated lines.

Thank you.

KL Lim

Sent from my iPad

On Mar 11, 2021, at 11:00 AM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

11 March 2021

**Mr Lim Kong Liang**

[By Email Only]

Dear Sir/Madam,

**You Ref: EP98A**

**Our RefCC4/AIG20013704/T1pa3**

**ACCIDENT INVOLVING EP 98A(AIG) AND SHC 6985H AT/ALONG COLLYER QUAY TOWARDS  
FINLAYSON GREEN ON 07/12/2020**

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 SHC6985H against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good case to defence. Your vehicle was filtering to the left, hit onto the tow truck and your left side mirror touched third party's taxi front right door causing slight **dented grazed lines on the door** above the sticker.

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. The damages sustained to third party door need to be repaired and sprayed. The adjusted repair cost to third party vehicle is at \$520.00(before GST) with 2 repair days. We attached here with the damage photos for your easy reference.

The breakdown of our propose settlement with third party is as follows: -

1. Cost of Repair (with GST)	\$ 556.40
2. Loss of Rental (2days x \$70.62)	\$ 141.24
3. Loss of Income (2days x \$50.00)	\$ 100.00
4. Insurance Search Fee	\$ 2.00
<b>Total</b>	<b>\$ 799.64</b>

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **26/03/2020**, 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.

At the current juncture, your NCD is protected at your next renewal as we noted that you have a NCD protector in place.

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

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