

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

Angie Chng <angieabchng@gmail.com>

Fri 4/6/2021 4:55 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Goh, Jeremy <Jeremy.Goh@aig.com>; kllim98@singnet.com.sg <kllim98@singnet.com.sg>

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><u>\$ 799.64</u></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**

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