

## Hsiao Tong (LKKAUTO)

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**From:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Sent:** Friday, 8 January 2021 9:41 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: AIG Ref: 5638252784SG // LKK Ref: CC4/AIG20013966/T1ps3 [ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y AT%2FALONG STEVENS ROAD ON 15%2F1.pdf]

Hi Hsiao Tong,

Please proceed to reject TPPD claim.

Thanks.

**Best Regards,**

**Bernard Ler**  
**AIG**

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 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** 08 January 2021 09:11  
**To:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Subject:** [EXTERNAL] AIG Ref: 5638252784SG // LKK Ref: CC4/AIG20013966/T1ps3 [ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y AT%2FALONG STEVENS ROAD ON 15%2F1.pdf]

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

Hi Bernard,

We refer to the above matter.

Kindly refer to the email from OI for your easy reference. OI disputed third party claim as she is of the view that she is not at fault.

Based on OI's video, OI was driving within her own lane and suddenly there is a jerk/impact on her vehicle. It is likely that third party had encroached into our insured's lane while both parties were making right turn.

Third party had no video/evidence for this matter.

In view of the above, we seek your approval to reject third party claim.

Kindly let us have your comments/approval/instruction. Thanks.

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)

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 8 January 2021 9:03 AM

**To:** Fong, Andy-SY <[Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com)>

**Cc:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>

**Subject:** RE: ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y AT%2FALONG STEVENS ROAD ON 15%2F1.pdf

Dear Mr Andy,

Thank you for your email.

We will review the matter and seek instruction from Bernard.

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)

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**From:** Fong, Andy-SY <[Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com)>

**Sent:** Thursday, 7 January 2021 10:08 PM

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

**Cc:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>

**Subject:** FW: ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y AT%2FALONG STEVENS ROAD ON 15%2F1.pdf

Resend as email bounce for LKK.

Hsiao Tong, Video in Merimen

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**From:** Fong, Andy-SY

**Sent:** Thursday, 7 January 2021 9:48 PM

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

**Cc:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>

**Subject:** FW: ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y AT%2FALONG STEVENS ROAD ON 15%2F1.pdf

Hsiao Tong,

5638252784SG, insured in car camera footage for your review.

A copy has been uploaded onto Merimen.

Thanks

Andy

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**From:** Ang, Lenny-JM <[Lenny-JM.Ang@aig.com](mailto:Lenny-JM.Ang@aig.com)>

**Sent:** Thursday, 7 January 2021 6:34 PM

**To:** Fong, Andy-SY <[Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com)>

**Subject:** FW: ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y AT%2FALONG STEVENS ROAD ON 15%2F1.pdf

Hi Andy,

Agent wanted to provide the video from our insured.

Please do the necessary,

Regards

**Lenny Ang**

**AIG**

Head Of Business Development- Agency, Consumer  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building, 78 Shenton Way #09-16 Singapore 079120

Tel +65 6419 1022 | Mobile +65 9106 7765 |

[Lenny-JM.ang@aig.com](mailto:Lenny-JM.ang@aig.com) [www.aig.com.sg](http://www.aig.com.sg)

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## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 12 January 2021 11:52 AM  
**To:** ecoautoclaims@gmail.com  
**Subject:** [REJECTION]: Your Ref: SMS2760Y //LKK Ref: CC4/AIG20013966/T1ps3 [ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y ON 15/12/2020]  
**Attachments:** Screenshot from OI Video(SKT 852Y).pdf

Without Prejudice

Dear Sirs/Mdm,

Attached is a copy of screenshot from our insured car video footage for your easy reference. It shows that our insured was on the left lane whilst turning, and was in the process of filtering to the extreme LEFT lane when your client encroached into her lane from the right and collided onto the rear right of her vehicle. We are of the view that our insured version is more credible.

In view of this, we regret to inform you that we are denying liability and unable to look into your client's claim.

Thanks.

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)

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**From:** ECO Claims & Repair <ecoautoclaims@gmail.com>  
**Sent:** Thursday, 7 January 2021 3:34 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** Re: Your Ref: SMS2760Y //LKK Ref: CC4/AIG20013966/T1ps3 [ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y ON 15/12/2020]

Hi Hsiao Tong,

We do not have any footages for this case.

Thank you

Cheers,  
Shayce

**ECO Automobile Claims & Repair Pte Ltd**  
15 Kaki Bukit Road 4, Bartley Biz Centre,

On 7 Jan 2021, at 1:41 PM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Your Ref: **SMS2760Y**

Without Prejudice

LKK Ref: CC4/AIG20013966/T1ps3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SKT 852Y(AIG) AND SMS 2760Y ON 15/12/2020**

We refer to the above matter.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.

As per AIG instruction, we would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

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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S(408933)

<Statement of SKT852Y.pdf>