## Re: Your ref CC4/AIG20014415/pa3 [ACCIDENT INVOLVING SLD9486J(AIG) AND SME 5885A ON 22/12/2020]

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

Tue 29/6/2021 3:06 PM

To: Clare Teo <clareteo@icloud.com>

6 attachments (192 KB)

SP1.JPG; SP2.JPG; SP3.JPG; SP4.JPG; SP5.JPG; SP6.JPG;

Dear Ms Li Min,

We refer to the above matter.

We attached here with the damage photos during our inspection for your easy reference. 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 adjusted repair cost to third party vehicle is at \$1,766.99(inclusive of GST). The total claim amount is \$2,154.19(included repair cost, loss of rental).

We will proceed to settle the matter with third party at best to avoid further litigation.

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.

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,

Hsiao Tong, Chew | Case Handler **LKK Auto Consultants Pte Ltd** 

Phone: 6742 3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 26 January 2021 5:00 PM To: Clare Teo <clareteo@icloud.com>

Subject: RE: Your ref CC4/AIG20014415/pa3 [ACCIDENT INVOLVING SLD9486J(AIG) AND SME 5885A ON

22/12/2020]

Dear Ms Li Min,

We will take note on your email below.

We will get back to you after surveyor had done the assessment.

Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

----Original Message----

From: Clare Teo <clareteo@icloud.com> Sent: Monday, 25 January 2021 8:17 PM

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

Subject: Re: Your ref CC4/AIG20014415/pa3 [ACCIDENT INVOLVING SLD9486J(AIG) AND SME 5885A

ON 22/12/2020]

Dear Hsiao Tong,

Thank you for your email. Yes I note that the issue of liability is not in my favour. However, I should emphasise that in the circumstances, i.e. I was turning out very slowly from a parked position and that I stopped the moment I scraped the vehicle in front, the damage must be minimal and therefore the quantum of claim should be minimal. It is inconceivable that the owner of the other vehicle would have to change his bumper as a result of the slight scrape against his car.

I would appreciate your help to negotiate a settlement on this basis. Please let me know if you would like to discuss.

Thank you,

Kind regards, Li Min

- > On 19 Jan 2021, at 5:09 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:
- >
- > Dear Ms Li Min,
- > We refer to the above matter.
- > Based on the accident report and accident scenario, liability is not in your favour as your vehicle had collided onto third party parked vehicle. 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 7 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.
- > >

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> Best Regards,
> Hsiao Tong, Chew (Ms) | Case Handler
> LKK Auto Consultants Pte Ltd
> Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk
> 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)
>
> ----Original Message-----
> From: Clare Teo <clareteo@icloud.com>
> Sent: Monday, 11 January 2021 2:01 PM
> To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
> Subject: Re: Your ref CC4/AIG20014415/pa3
>
> Dear Hsiao Tong,
> Thank you.
> Kind regards,
> Li Min
>> On 11 Jan 2021, at 12:41 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:
>> Hi Ms Li Min,
>>
>> Thank you for your email.
>>
>> We have received a copy of you accident report from AIG.
>> We will look into the matter. Thanks.
>>
>>
>> Best Regards,
>> Hsiao Tong, Chew (Ms) | Case Handler
>> LKK Auto Consultants Pte Ltd
>> Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ:
>> Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)
>>
>>
>> -----Original Message-----
>> From: Clare Teo <clareteo@icloud.com>
>> Sent: Saturday, 9 January 2021 5:09 PM
>> To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
>> Subject: Your ref CCA/AIG20014415/pa3
>>
>> Dear Hsiao Tong,
>>
>> I refer to your letter dated 6 Jan 2021 requesting that I lodge the a GIA report within 5 working
days of receipt of your letter.
>>
>> Please note that I have already lodged the accident report on AIG's website 26 Dec 2020. There is
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https://outlook.office.com/mail/sentitems/id/AAMkAGU0ZDViNzgxLWE5MTItNDkxMi1hZWIxLTA3MjhIMTA0N2RiNgBGAAAAAADI7f6wE2MfQpF%... 3/4

no change to that report.

- >>
- >> Please let me know if this will be sufficient. Thank you.
- >>
- >> Kind regards,
- >> Li Min