

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 2 February 2021 12:02 PM
To: kian.mecflou@gmail.com
Subject: ACCIDENT INVOLVING FBN 6789X(AIG) AND SLQ 4119J AT/ALONG PIONEER SECTOR 2 ON 29/12/2020

02 Feb 2021

Mr Wong Koon Kian

[By Email Only]

Dear Sir/Madam,

You Ref: FBN6789X

Our Ref: CC4/AIG20014678/Kpa3

ACCIDENT INVOLVING FBN 6789X(AIG) AND SLQ 4119J AT/ALONG PIONEER SECTOR 2 ON 29/12/2020

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 SLQ4119J against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **15/02/2021**, 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.

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.

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)

Re: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 * LKK REF: CC4/AIG20014678/Kpa3**

Hui Yang Motor <hui_yang_motor@hotmail.com>

Fri 21/5/2021 10:51 AM

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

Cc: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

 1 attachments (460 KB)

SKM_C28721052110440.pdf;

Dear Hsiao Tong,

Attached Private Settlement for your reference.

Our Client had done a Private Settlement with your Insured, so we will close this file from our end.

Thanks & Regards,
Bel

From: Hui Yang Motor <hui_yang_motor@hotmail.com>

Sent: Thursday, March 11, 2021 12:55 PM

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

Cc: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Subject: Re: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 *** LKK REF: CC4/AIG20014678/Kpa3

Dear Hsiao Tong,

My client said that during the date and time of the said accident, she did not propose to settle his motorbike repair cost and your Insured did not get back to her with regards to the repair cost.

Thank you & Regards,
Bel

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Thursday, March 11, 2021 11:54 AM

To: Hui Yang Motor <hui_yang_motor@hotmail.com>

Cc: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Subject: RE: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 *** LKK REF: CC4/AIG20014678/Kpa3

Without Prejudice

Hi,

Thank you for your email.

We have managed to speak to our insured on this matter. He had no video footage. According to our insured, your client had proposed to settle his motorbike repair cost after the accident. However your client disagreed on the repair amount and asked our insured to go thru insurance claim.

Please clarify with your client on the above.

Thanks.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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)

From: Hui Yang Motor <hui_yang_motor@hotmail.com>

Sent: Friday, 5 March 2021 11:17 AM

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

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: Re: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 *** LKK REF: CC4/AIG20014678/Kpa3

Importance: High

Dear Hsiao Tong,

FBN6789X got any video footage to show that our client's vehicle hit his motorbike?

If so, please forward it to us so that we can forward it to our client.

Thank you & Regards,

Bel

Tel: 64515752

From: Hui Yang Motor <hui_yang_motor@hotmail.com>

Sent: Monday, February 1, 2021 10:00 AM

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

Cc: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Subject: Re: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 *** LKK REF: CC4/AIG20014678/Kpa3

Dear Hsiao Tong,

My client was told by the reporting center that she needs to have the Police report before they can help proceed with the submission of the Accident Report because involved a motorbike.

And she won't receive any PIR cos there is no injury involved.

Thank you & Regards,

Bel

Tel: 64515752

From: Hui Yang Motor <hui_yang_motor@hotmail.com>

Sent: Monday, February 1, 2021 9:45 AM

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

Cc: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Subject: Re: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 *** LKK REF: CC4/AIG20014678/Kpa3

Dear Hsiao Tong,

We don't have any video footage/ scene photos/ PIR.

Can forward us any video footage to show that it's our client's vehicle had hit onto your Insured motorbike while making a right turn?

If so, please forward it to us so that we can forward it to our client.

Thank you & Regards,

Bel

Tel: 64515752

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Friday, January 29, 2021 5:29 PM

To: Hui Yang Motor <hui_yang_motor@hotmail.com>

Cc: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Subject: RE: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 *** LKK REF: CC4/AIG20014678/Kpa3

Without Prejudice

Hi Bel,

Thank you for your email.

Please be informed that liability is unclear. Our insured reported that he had stopped at the junction, your client was making a right turn and collided onto his stationary motorbike. Attached is a copy of our insured

accident report for your easy reference.

We would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.”

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

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)

From: Hui Yang Motor <hui_yang_motor@hotmail.com>

Sent: Monday, 25 January 2021 9:56 AM

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

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: Fw: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 *** LKK REF: CC4/AIG20014678/Kpa3

Importance: High

Dear Hsiao Tong,

Any update with regards to this claim?

Has OI report the accident?

Thank you & Regards,

Bel

Tel: 64515752

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, January 6, 2021 4:55 PM

To: Hui Yang Motor <hui_yang_motor@hotmail.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020 *** LKK REF: CC4/AIG20014678/Kpa3

Dear Bel,

We refer to the above matter.

Please be informed that OI has yet to report the accident.

Please provide us the following

- ***evidence i.e. video and scene photo***
- ***PIR result (if any)***

Our respective case handler, Hsiao Tong will look into the matter and get back to you in due course.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Hui Yang Motor <hui_yang_motor@hotmail.com>

Sent: Wednesday, 6 January, 2021 10:23 AM

To: Admin A <admin-a@lkkauto.com>

Subject: LOD for Vehicle Number SLQ4119J / DOA: 29.12.2020

Importance: High

Dear Sir/Mdm,

Please refer to attached LOD and get back to us soonest possible.

Thank you & Regards,

Bel

Tel: 64515752

Private settlement for motor accidents

When involved in a motor accident, you are required to report accident (whether claiming under own policy or not) with accident vehicle (whether damage or not) to our reporting centres within 24 hours or the next working day after the accident. Failure to report or late reporting of accident will result in insured's NCD reduction, upon the next renewal of your motor policy.

You can choose to enter into a private settlement with the owner of the other car if there are no personal injuries and damages are minor. Under a private settlement, both parties agree to settle the matter amicably without suing each other. It is a legally binding agreement.

Income policyholders should send the signed form to Fax No. 6338 1500 or email attachment to motor@income.com.sg. Income will then take up the case on your behalf should the other party decide to lodge a claim subsequently. Your NCD will be protected even if we have to pay the claim.

Income collects, uses and discloses the information in this claim form for insurance and claims administration purposes. For more details about Income's Privacy Policy, please visit www.income.com.sg/privacy-policy

Private settlement

1. Details of Accident: 29/12/2020
Date (dd/mm/yyyy) / Time: 1125H Location: NEAR 110, PIONEER SECTION 2

2a. Motor-vehicle registration no. SLD41193 driven by NOOR AZIMAH BINTE MOM NAINA (5116)
and owned by NOOR AZIMAH BINTE MOM NAINA MARICAR (4173) (Name & NRIC no.)

2b. Motor-vehicle registration no. FBN6789X driven by WONG KOON KIAN (5116)
and owned by WONG KOON KIAN (5116) (Name & NRIC no.)

3. There are no personal injuries or death involved.

4. The parties have agreed to settle this matter amicably as follows: *delete a) or b) as applicable.

*a. Neither party shall be liable to compensate the other party for any loss or damages (direct or indirect) incurred or to be incurred as a result of the accident.

*b. Without any admission of liability, (party paying compensation) has paid a sum of \$ 471 which (owner receiving compensation) hereby acknowledges receipt thereof in full and final settlement of all damages and costs incurred and/or to be incurred as a result of the accident. (EXCESS \$321, LOSS OF USE \$150)

5. Both parties have not and will not make a police report of this accident.

6. We understand that the information collected on this private settlement form will be kept and used by Income for investigating and administering claims, fraud detection and underwriting future insurance applications.

Name (paying party): NOOR AZIMAH BINTE MOM NAINA MARICAR Tel: 98006485 Fax: —
NRIC / Passport no: 4173 Signature: [Signature] 27/4/21

Name (owner receiving compensation): WONG KOON KIAN Tel: 9642451 Fax: —
NRIC / Passport no: 5116 Signature: [Signature] 27/4/21

AIG Ref: 0823057538SG // LKK Ref: CC4/AIG20014678/Kpa3 [ACCIDENT INVOLVING FBN6789X(OI) AND SLQ4119J(TP) ON 29/12/2020]

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

Fri 21/5/2021 1:07 PM

To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

 2 attachments (788 KB)

Email from TP dd 210521.pdf; Private Settlement_SLQ4119J vs FBN6789X (1).pdf;

Dear Norsiah,

We refer to the above matter.

We were informed by third party repairer that their client had done private settlement with our insured. See attached.

In view of this, we will proceed to close file and submit WP report to your good office.

Thank you.

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: chewht@lkkauto.com | fax: 6741 4108

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