### **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 26 January 2021 3:24 PM **To:** 'QUEENCY\_SOH@PNHGRP.COM'

**Cc:** 'eileen\_fang@pnhgrp.com'; 'lingyu\_huong@pnhgrp.com'; 'erin@alpet.com.sg';

'eva\_hou@pnhgrp.com'; 'latipah\_hashim@pnhgrp.com'

Subject: RE: ACCIDENT INVOLVING GBJ 9097K(AIG) AND SLH 3075E AT/ALONG BKE ON

19/11/2020

Dear Ms Queency,

Thank you for your email and photos.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLH3075E as our driver reported that there were many vehicles on the road. Third party was driving in front of him came to a stop. Our driver was unable to break in time and knocked onto the rear of third party vehicle. Under Motor Accident Guide, the vehicle travelling behind must keep a safe distance with the front vehicle. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please be assured that we will do our due diligence to mitigate the cost.

Please contact us if you have further queries. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Queency <queency\_soh@pnhgrp.com> Sent: Tuesday, 26 January 2021 11:22 AM

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

Cc: 'Eileen' <eileen fang@pnhgrp.com>; lingyu huong@pnhgrp.com; 'ErinPS' <erin@alpet.com.sg>;

eva\_hou@pnhgrp.com; 'Latipah' <latipah\_hashim@pnhgrp.com>

Subject: RE: ACCIDENT INVOLVING GBJ 9097K(AIG) AND SLH 3075E AT/ALONG BKE ON 19/11/2020

Dear Ms Hsiao Tong,

Please refer to this picture.



Thanks.

Regards,

### Queency

PNH Resources Pte Ltd

# To Serve with P.A.S.S.I.O.N

Professionalism. Accountability. Speed. Safety. Integrity. Ownership. Never Give Up



PNH RESOURCES | GOODMAN ENVIRONMENTAL | PNH RECYCLE | PNH SERVICE | PNH (MYANMAR) | J&P ENTERPRISE | HIGHMAN 59 Woodland Industrial Park E2 Nordix, Singapore 757476

T: 6464 9959 | F: 6464 9949 | DID: 6335 0226

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**From:** Queency [mailto:queency\_soh@pnhgrp.com]

Sent: 26 January 2021 11:09

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

**Cc:** 'Eileen' <eileen\_fang@pnhgrp.com>; 'lingyu\_huong@pnhgrp.com' <lingyu\_huong@pnhgrp.com>; 'ErinPS' <erin@alpet.com.sg>; 'eva\_hou@pnhgrp.com' <eva\_hou@pnhgrp.com>; 'Latipah' <latipah\_hashim@pnhgrp.com>

Subject: RE: ACCIDENT INVOLVING GBJ 9097K(AIG) AND SLH 3075E AT/ALONG BKE ON 19/11/2020

Dear Ms Hsiao Tong,

We are disagree with the claim.

Because he suddenly stop, then our driver didn't have time to response effectively.

Thanks.

Regards,

## Queency

**PNH Resources Pte Ltd** 

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

**Sent:** 25 January 2021 14:37 **To:** QUEENCY SOH@PNHGRP.COM

Subject: ACCIDENT INVOLVING GBJ 9097K(AIG) AND SLH 3075E AT/ALONG BKE ON 19/11/2020

25 JAN 2021

M/s PNH RESOURCES PTE LTD

[By Email Only]

Dear Sir/Madam,

You Ref: GBJ9097K

Our Ref: CC6/AIG21000477/Apa3

ACCIDENT INVOLVING GBJ 9097K(AIG) AND SLH 3075E AT/ALONG BKE ON 19/11/2020

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 SLH3075E against your insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as it is a head-to-rear collision. 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.

Best Regards, **Hsiao Tong, Chew (Ms)** | Case Handler **LKK Auto Consultants Pte Ltd** 

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

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