

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 1 February 2021 4:06 PM
To: jooyang_phua@yahoo.com
Subject: ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

01 FEB 2021

Mr Phua Joo Yang/ Ms Ang Pei Pei

[By Email Only]

Dear Sir/Madam,

You Ref: SGL8813Y

Our Ref: CC4/AIG21001180/Qps3

ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

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 SLF2956E against your insurance policy.

Based on all the available information on hand, we are of the view that the case would be settled at equal liability as both parties were changing lane. Under Motor Accident Guide, both vehicles should exercise caution when changing lanes. Therefore, we will proceed to negotiate for an amicable settlement with the Third Party.

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 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)

Hsiao Tong (LKKAuto)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Wednesday, 10 February 2021 11:44 AM
To: Hsiao Tong (LKKAuto)
Cc: Tee, Chee-Wah
Subject: AIG ref:3443753602SG-003 II ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

Importance: High

Dear Hsiao Tong,

We have deliberated on this matter and please proceed with rejection based on the following:

TPV cam shows OIV has signaled approximately 3 seconds before collision



TPV cam shows TPV has not change lane when OIV moved into left lane



Collision occurred when TPV started to change lane



OIV rear cam showing TPV did not signal before changing lane



OIV rear cam shows that TPV has not change lane when OIV was changing lane



Please advise OI to update us should traffic police revert on their investigation.

Kind Regards,
Saliha

Advanced Leave Notification:

Saliha Syed Yusoff (Ms)

Senior 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 1917
saliha.syed-yusoff@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Friday, February 5, 2021 12:27 PM
To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Subject: [EXTERNAL] RE: ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

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

AIG Ref: 3443753602SG
LKK Ref: CC4/AIG21001180/Qps3

Hi Saliha,

We refer to the above matter.

We have uploaded all the relevant documents submitted by insured in Merimen for your viewing.

- Front & Rear Video Footage
- Accident Scene Photos
- OI Police Report

Please be informed that our insured driver is not agreed 50/50 on this matter. She insisted that she had checked carefully before she filtered out from her lane. When she had filtered into the left lane, third party suddenly cut in front of her car and resulted the accident.

Based on third party video footage, we observe that third party should be able to see that our insured vehicle was filtering out from the right lane and third party was still changing into the same lane. Thus, accident happened.

Please advise if we may proceed to reject third party claim as our insured is strongly dispute on this matter.

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: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Friday, 5 February 2021 12:01 PM

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

Subject: RE: ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

Dear Hsiao Tong,

Any further update on this?

Kind Regards,
Saliha

Advanced Leave Notification:

Saliha Syed Yusoff (Ms)

Senior 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 1917
saliha.syed-yusoff@aig.com | www.AIG.sg

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From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Tuesday, February 2, 2021 5:02 PM
To: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Cc: Tan, Mary <Mary.Tan@aig.com>; Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: [EXTERNAL] RE: ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

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

Hi Mr Andy,

Thank you for your email.

Insured driver Ms Ang will submit total 6 video footage and some photographs for this matter. During our tele-conversation, she adamant that she is not at fault and she is not agreed 50/50 on this matter. We have advised her that we will review the matter and get back to her. 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)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Tuesday, 2 February 2021 4:22 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Tan, Mary <Mary.Tan@aig.com>; Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

Hi Hsiao Tong

I had a quick conversation with insured of SGL8813Y on her OD today and was advised she was asked to visit police station to lodge a police report as third party driver was claiming to be injured.

Insured has shared that she has police report and some other related documents to share on this claim. Please kindly contact insured Miss Ang @ 9695 3209

Please handle insured with care as she has an existing complaint filed with AIG in relation to her OD claims.

Thank you
Andy

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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 11 February 2021 8:25 AM
To: Lion City Rentals ARC
Subject: [REJECTION] - Your Ref: SLF2956E // LKK Ref: CC4/AIG21001180/Qps3 [ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E ON 22/01/2021]

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and we regret to inform you that we have our principal instruction to reject your client's claim based on the following: -

Your video shows our insured has signaled approximately 3 seconds before collision.



Your video shows your client has not change lane when our insured moved into left lane.



The collision happened when your client started to change lane.



Our insured rear video shows that your client **DID NOT** signal before changing lane.



Our insured rear video shows that your client has not change lane when our insured was changing lane.



Thank you.

“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: LCRARC <lcrarc@lioncityrentals.com.sg>

Sent: Monday, 1 February 2021 1:26 PM

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

Cc: Lion City Rentals ARC <lcrarc@lioncityrentals.com.sg>

Subject: Re: [Request for Video] - Your Ref: SLF2956E // LKK Ref: CC4/AIG21001180/Qps3 [ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E ON 22/01/2021]

Dear sir,

Attached video footage as requested.

This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage, to any third party.

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve it's confidentiality.

By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party.

Thanks & Regards.

LCR ACCIDENT REPORTING CENTRE

Email: lcrarc@lioncityrentals.com.sg

Office : (+65) 6252 5525

Web : www.lioncityrentals.com.sg



60 Jalan Lam Huat,

#04-35/36 Carros Centre

Singapore 737869

----- Forwarded message -----

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

Date: Mon, Feb 1, 2021 at 12:50 PM

Subject: [Request for Video] - Your Ref: SLF2956E // LKK Ref: CC4/AIG21001180/Qps3 [ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E ON 22/01/2021]

To: Siak Tong Sim <siaktong@lioncityrentals.com.sg>, Yvonne Ng <yvonne.ng@lioncityrentals.com.sg>

Your Ref: **SLF2956E**

Without Prejudice

LKK Ref: CC4/AIG21001180/Qps3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E ON 22/01/2021

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 | Fax: 6741 4108

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