# **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 23 February 2022 11:55 AM

**To:** Yong, Joanne-LF

Subject: RE: 0700975259SG Accident Involving our vehicle no: SKV1958J claiming TP

vehicle no: SJV2211K D.O.A. 25/2/2021 \*\*\* LKK REF: CC4/AIG21002662/ba3

Dear Joanne,

We refer the above matter.

Please be informed that third party rejected our offer at 50% and insisted for 100% as per BOLA 5.

We have reviewed the matter and our comment is as follows: -

- The accident happened at the traffic controlled junction of CCK Ave 1 & CCK way. Third party was travelling straight collided with OI who was making a "U" turn.
- Third party reported that traffic light was in his favour. However from OI video, the light had changed to amber when he nearing the junction.
- From OI video, we observe that third party dim headlight to warn OI and we are of the view that OI should allow third party to proceed first before he make a "U" turn. Furthermore, the green arrow appears while third party vehicle was already in the yellow box.

We suggest to improve our offer to close off the matter amicably.

We have submitted mandate request via Merimen for your necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Yong, Joanne-LF < Joanne-LF. yong@aig.com>

Sent: Thursday, 18 November 2021 12:32 PM

To: Enquiry <enquiry@sh-motor.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: 0700975259SG Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K

D.O.A. 25/2/2021 \*\*\* LKK REF: CC4/AIG21002662/ba3

Dear Hsiao,

Refer to the above matter.

Pls kindly revert to S&H MOTOR PTE LTD.

Dear MS. Wong,

Pls kindly hold and will revert to you soon.

Thank you.

Best regards,

Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Enquiry < enquiry@sh-motor.com>

Sent: Thursday, November 18, 2021 11:19 AM

To: Yong, Joanne-LF < Joanne-LF. yong@aig.com>

Subject: [EXTERNAL] 0700975259SG Accident Involving our vehicle no : SKV1958J claiming TP vehicle no :

SJV2211K D.O.A. 25/2/2021 \*\*\* LKK REF: CC4/AIG21002662/ba3

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

Dear Joanne,

Any settlement?

Thanks & Best Regards,

Ms Wong

S&H MOTOR PTE LTD 160 Sin Ming Drive #07-02

Sin Ming AutoCity Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

From: Yong, Joanne-LF [mailto:Joanne-LF.yong@aig.com]

**Sent:** Friday, 22 October 2021 5:57 PM

**To:** Enquiry

Subject: RE: 0700975259SG Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A.

25/2/2021 \*\*\* LKK REF: CC4/AIG21002662/ba3

Dear Sir,

PLs kindly hold on I will check and revert.

Apologies for the delay.

Thank you.

Best regards,

### Joanne Yong

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 1953

Joanne-LF.yong@aig.com www.AIG.sg

From: Enquiry < enquiry@sh-motor.com>

Sent: Friday, October 22, 2021 5:03 PM

To: Yong, Joanne-LF < <u>Joanne-LF.yong@aig.com</u>>

Subject: [EXTERNAL] 0700975259SG Accident Involving our vehicle no : SKV1958J claiming TP vehicle no :

SJV2211K D.O.A. 25/2/2021 \*\*\* LKK REF: CC4/AIG21002662/ba3

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

Dear Joanne,

Any offer?

Thanks & Best Regards,

Ms Wong

S&H MOTOR PTE LTD

160 Sin Ming Drive #07-02

Sin Ming AutoCity

Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

From: Yong, Joanne-LF [mailto:Joanne-LF.yong@aig.com]

Sent: Sunday, 26 September 2021 5:10 PM

To: Enquiry

Cc: Jasper Chua (LKK Auto)

Subject: 0700975259SG Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A.

25/2/2021 \*\*\* LKK REF: CC4/AIG21002662/ba3

Without Prejudice

Save As to Costs

Dear Sir,

Will revert to you soon.

Thank you.

Best regards,

#### Joanne Yong

Senior Complex Claims Examiner - Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd

AIG Building

78 Shenton Way, Level 10

From: Enquiry < enquiry@sh-motor.com>

Sent: Saturday, September 25, 2021 10:56 AM
To: Yong, Joanne-LF < Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] Accident Involving our vehicle no : SKV1958J claiming TP vehicle no : SJV2211K

D.O.A. 25/2/2021 \*\*\* LKK REF: CC4/AIG21002662/ba3

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

Dear Joanne,

Any offer?

Thanks & Best Regards,

Ms Wong

S&H MOTOR PTE LTD

160 Sin Ming Drive #07-02

Sin Ming AutoCity

Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

From: Yong, Joanne-LF [mailto:Joanne-LF.yong@aig.com]

**Sent:** Friday, 6 August 2021 3:27 PM **To:** Enquiry; Jasper Chua (LKK Auto)

Subject: RE: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A. 25/2/2021 \*\*\*

LKK REF: CC4/AIG21002662/ba3

Without Prejudice Save As to Costs

Dear Ms Wong,

Refer to the above matter.

We will revert to you soon for the settlement.

Pls kindly hold and will revert to you soon.

Thank you.

Best regards,

Joanne Yong

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 1953

Joanne-LF.yong@aig.com www.AIG.sg

From: Enquiry < enquiry@sh-motor.com>
Sent: Thursday, August 5, 2021 1:59 PM

To: Jasper Chua (LKK Auto) <<u>jasperchua@lkkauto.com</u>>

Subject: Accident Involving our vehicle no : SKV1958J claiming TP vehicle no : SJV2211K D.O.A. 25/2/2021

\*\*\* LKK REF: CC4/AIG21002662/ba3

Dear Jasper,

Refer to your email dated  $2^{nd}$  March 2021 which stated liability was cleared for the said case, we are puzzled why it was proposed 50% liability?

Pls allow us to reiterate the scenario of the accident in order to gain better understanding :-

a) our Insured was driving straight and the traffic light was in his favour (right of way), all of a sudden your Insured made a u-turn to his right which disregard of other road user's safety. As a result, his car had collided onto our Insured's right side portion. Due to the severity of the damages, our Insured's car required towing service.

b) your Insured was not supposed to make any illegal u-turn as the traffic was either going straight or turning right.

Based on the above truth facts that we are unable to accept the proposal as mentioned, we hope to receive favourable offer from you soon.

Thanks & Best Regards,

Ms Wong

S&H MOTOR PTE LTD 160 Sin Ming Drive #07-02

Sin Ming AutoCity Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

From: Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]

Sent: Monday, 2 August 2021 1:05 PM

**To:** Enquiry **Cc:** Admin A

Subject: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A. 25/2/2021 \*\*\* LKK

REF: CC4/AIG21002662/ba3

### WITHOUT PREJUDICE

Dear Sir/Mdm,

We have our principal's instructions to propose based on 50% liability as your client within the yellow box when he travel.

#### **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."

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,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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



From: Enquiry [mailto:enquiry@sh-motor.com]

Sent: July 31, 2021 3:00 PM

To: Jasper Chua (LKK Auto) <<u>jasperchua@lkkauto.com</u>>

Subject: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A. 25/2/2021

\*\*\* LKK REF: CC4/AIG21002662/ba3

Dear Jasper,

Any settlement?

Thanks & Best Regards,

Ms Wong

S&H MOTOR PTE LTD

160 Sin Ming Drive #07-02

Sin Ming AutoCity Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

**From:** Enquiry [mailto:enquiry@sh-motor.com]

**Sent:** Tuesday, 29 June 2021 12:02 PM

To: 'Jasper Chua (LKK Auto)'

Subject: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A. 25/2/2021 \*\*\* LKK

REF: CC4/AIG21002662/ba3

Dear Jasper,

Pls find enclosed documents regarding to TP claim.

Looking forward to receiving your favourable offer soon.

Thanks & Best Regards,

Ms Wong S&H MOTOR PTE LTD 160 Sin Ming Drive #07-02 Sin Ming AutoCity

Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

From: Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]

Sent: Tuesday, 2 March 2021 9:41 AM

To: Enquiry
Cc: Admin A

Subject: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A. 25/2/2021

\*\*\* LKK REF: CC4/AIG21002662/ba3

WITHOUT PREJUDICE

Dear Sirs/Madam,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both party, the liability is clear subject to the BOLA guideline settlement. Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle and admission of any liability to our Insured's part. The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor and approved by our principal.

Kindly forward the LOD and all supporting documents to us if available to proceed with the settlement.

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,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Enquiry < enquiry@sh-motor.com>
Sent: Monday, 1 March, 2021 1:51 PM

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

 $\textbf{Subject:} \ \, \textbf{Accident Involving our vehicle no : SKV1958J claiming TP vehicle no : SJV2211K D. 0. A. \ 25/2/2021} \, \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, 25/2/2021 \, \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, 25/2/2021 \, \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, 25/2/2021 \, \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. A. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. } \, \textbf{Starting our vehicle no : SJV2211K D. 0. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no : SJV2211K D. } \, \textbf{Starting our vehicle no :$ 

\*\*\* LKK REF: CC4/AIG21002662/ba3

Dear Mei Kwan,

We attach Estimated Cost of Repair for your kind consideration.

Thanks & Best Regards,

Ms Wong

S&H MOTOR PTE LTD

160 Sin Ming Drive #07-02

Sin Ming AutoCity Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Friday, 26 February 2021 4:09 PM

To: Enquiry

Cc: Jasper Chua (LKK Auto); Admin A

Subject: RE: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A. 25/2/2021 \*\*\*

LKK REF: CC4/AIG21002662/ba3

Dear Ms. Wong,

We refer to the above matter.

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

## Please provide us the following and arrange for survey.

- evidence i.e. video and scene photo
- PIR result (if any)
- Estimated cost of repair

Our respective case handler, Jasper 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: Enquiry < enquiry@sh-motor.com>
Sent: Friday, 26 February, 2021 3:21 PM
To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Subject: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A. 25/2/2021

Dear Mei Kwan,

Kindly update us the status of liability at your soonest.

Thanks & Best Regards,

Ms Wong S&H MOTOR PTE LTD 160 Sin Ming Drive #07-02 Sin Ming AutoCity Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

From: Enquiry [mailto:enquiry@sh-motor.com]
Sent: Friday, 26 February 2021 1:47 PM

To: 'AIG SGP, Claims-Survey'

Subject: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A. 25/2/2021

Dear Sir/Madam,

Pls arrange survey as vehicle is in our workshop.

Thanks & Best Regards,

Ms Wong S&H MOTOR PTE LTD 160 Sin Ming Drive #07-02 Sin Ming AutoCity Singapore 575722

Tel: 6453 4730 Fax: 6457 1931

From: AIG SGP, Claims-Survey [mailto:AIGSGP ClaimsSurvey@aig.com]

Sent: Friday, 26 February 2021 1:03 PM

To: Enquiry

Subject: RE: Accident Involving our vehicle no: SKV1958J claiming TP vehicle no: SJV2211K D.O.A.

25/2/2021

Hi Ms. Wong,

We'll appoint LKK to handle liability and survey.

Thanks.

AIG Claims Survey

From: Enquiry < enquiry@sh-motor.com>
Sent: Friday, February 26, 2021 12:24 PM

To: AIG SGP, Claims-Survey <AIGSGP ClaimsSurvey@aig.com>

Subject: [EXTERNAL] Accident Involving our vehicle no : SKV1958J claiming TP vehicle no : SJV2211K

D. O. A. 25/2/2021

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

Dear Sir/Madam,

We attach GIA report for the TP claim.

Our Insured would like to know who is the Officer-in-charge and what is the liability?

Thanks & Best Regards,

Ms Wong S&H MOTOR PTE LTD 160 Sin Ming Drive #07-02 Sin Ming AutoCity Singapore 575722

Tel: 6453 4730 Fax: 6457 1931