

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 17 June 2021 4:35 PM  
**To:** HEGES@SINGNET.COM.SG  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21002738/Gga3 \*\*\* ACCIDENT INVOLVING SDK 7160U & SHC 8182U ON 26/02/2021 \*\*\*

Our Ref: CC4/AIG21002738/Gga3  
17 JUNE 2021

**HENG GEK SAI**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SDK 7160U & SHC 8182U ON 26/02/2021**

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from **SHC 8182U**.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please let us have a copy of the following:

- 1. Accident video footage**

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

c.c AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)

**"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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

## Cecilia Chong (LKK Auto)

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**From:** Goh, Jeremy <Jeremy.Goh@aig.com>  
**Sent:** Tuesday, 22 June 2021 10:06 AM  
**To:** Cecilia Chong (LKK Auto)  
**Subject:** RE: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21002738/Gga3 \*\*\* ACCIDENT INVOLVING SDK 7160U & SHC 8182U ON 26/02/2021 \*\*\* AIG Ref: #4540855982SG003#027#

Hi Cecilia,

Please proceed.

Regards

**Jeremy Goh**

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 1767  
[Jeremy.goh@aig.com](mailto:Jeremy.goh@aig.com) | [www.AIG.com.sg](http://www.AIG.com.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:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** Tuesday, June 22, 2021 9:41 AM  
**To:** Goh, Jeremy <Jeremy.Goh@aig.com>  
**Subject:** [EXTERNAL] RE: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21002738/Gga3 \*\*\* ACCIDENT INVOLVING SDK 7160U & SHC 8182U ON 26/02/2021 \*\*\* AIG Ref: #4540855982SG003#027#

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

Dear Jeremy,

Based on OI video, OI travelling within lane, TP encroached into OI lane and caused the accident.

We seek your approval / instruction to reject TP claim.

Thanks

*Best Regards,*

*Cecilia Chong | Case Handler*

*LKK Auto Consultants Pte Ltd*

*Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108*

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

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**From:** Goh, Jeremy [<mailto:Jeremy.Goh@aig.com>]  
**Sent:** Friday, 18 June 2021 12:07 PM

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 22 June 2021 9:44 AM  
**To:** 'Kazali Haji Selahudin'  
**Subject:** YOUR REF: SHC 8182U (OUR REF: CC4/AIG21002738/Gga3) \*\*\* ACCIDENT INVOLVING SDK 7160U & SHC 8182U ON 26/02/2021 \*\*\*  
**Attachments:** OI VIDEO.MP4

WITHOUT PREJUDICE

Dear Kazali,

We refer to the above matter.

Attached is a copy of OI video for your easy reference. Our insured is travelling within his lane and your driver encroached into his lane and caused the accident.

In view of above, we have our principal instruction to deny liability and not able to look into this matter.

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,*

*Cecilia Chong | Case Handler*

*LKK Auto Consultants Pte Ltd*

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