

## Hsiao Tong (LKKAUTO)

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**From:** Shi Qing <ngshiqing06@gmail.com>  
**Sent:** Friday, 4 June 2021 6:30 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** ngwh@qqm-sg.com  
**Subject:** Re: Ref No. CLM561475, Claims, Auto Insurance, TBA // LKK Ref: CC4/AIG21003299/pa3 [ACCIDENT INVOLVING SFF 72P(AIG) AND SGK 165S ON 11/03/2021 @ 12:30HRS ALONG/ AT HONG LIM COMPLEX MULTI STOREY CARPARK LEVEL 4]  
**Attachments:** Car 4.jpg; Car 2.jpg; Car 1.jpg; Car 3.jpg

Hi Hsiao Tong,

As discussed, please find the photos attached.

**Best,  
Shi Qing**

On Fri, Jun 4, 2021 at 3:52 PM Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:  
Hi Ms Ng,

Thank you for your email.

We would like to request for your vehicle photos for further action.

**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](mailto:chewht@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Shi Qing <[ngshiqing06@gmail.com](mailto:ngshiqing06@gmail.com)>  
**Sent:** Friday, 4 June 2021 2:26 PM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** [ngwh@qqm-sg.com](mailto:ngwh@qqm-sg.com) <[ngwh@qqm-sg.com](mailto:ngwh@qqm-sg.com)>  
**Subject:** Re: Ref No. CLM561475, Claims, Auto Insurance, TBA // LKK Ref: CC4/AIG21003299/pa3 [ACCIDENT INVOLVING SFF 72P(AIG) AND SGK 165S ON 11/03/2021 @ 12:30HRS ALONG/ AT HONG LIM COMPLEX MULTI STOREY CARPARK LEVEL 4]

Hi Hsiao Tong,

Any updates?

**Best,  
Shi Qing**

On Wed, Jun 2, 2021 at 6:15 PM Shi Qing <[ngshiqing06@gmail.com](mailto:ngshiqing06@gmail.com)> wrote:

Hi Hsiao Tong,

How is it concluded that the damages are solely caused by SFF72P and not due to previous accidents?

**Best,  
Shi Qing**

On Wed, Jun 2, 2021 at 5:41 PM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Hi Ms Ng,

Attached is a copy of the video footage & damages photos for your easy reference.

Kindly refer to the video timing 0:01:10 - 0:01:12, there is jerk on third party vehicle while your vehicle moved out from the parking lot. It suggested that there is collision/contact between both vehicles.

Please let us know if you have further queries. Thanks.

**Note: 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 in whole or in part, to any third party.**

**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](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Shi Qing <[ngshiqing06@gmail.com](mailto:ngshiqing06@gmail.com)>

**Sent:** Wednesday, 2 June 2021 5:28 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** [ngwh@qqm-sg.com](mailto:ngwh@qqm-sg.com) <[ngwh@qqm-sg.com](mailto:ngwh@qqm-sg.com)>

**Subject:** Re: Ref No. CLM561475, Claims, Auto Insurance, TBA // LKK Ref: CC4/AIG21003299/pa3 [ACCIDENT INVOLVING SFF 72P(AIG) AND SGK 165S ON 11/03/2021 @ 12:30HRS ALONG/ AT HONG LIM COMPLEX MULTI STOREY CARPARK LEVEL 4]

Hi Hsiao Tong,

Did the footage clearly indicate the collision, as well as the damage done? If so, please let us have the photos of the damage submitted.

**Best,  
Shi Qing**

On Wed, Jun 2, 2021 at 5:26 PM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Hi Ms Ng,

Thank you for your email.

We have received a copy of your report from AIG.

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 SGK165S. From third party video footage, your vehicle collided onto third party parked 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.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 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.

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](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Shi Qing <[ngshiqing06@gmail.com](mailto:ngshiqing06@gmail.com)>

**Sent:** Wednesday, 2 June 2021 4:11 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** [ngwh@qgm-sg.com](mailto:ngwh@qgm-sg.com) <[ngwh@qgm-sg.com](mailto:ngwh@qgm-sg.com)>

**Subject:** Re: Ref No. CLM561475, Claims, Auto Insurance, TBA // LKK Ref: CC4/AIG21003299/pa3

Hi Hsiao Tong,

As per our discussion, we understand the car plate number of the other party to be SGK165S.

Thanks for your assistance, the submission has been made.

***Best,  
Shi Qing***

On Mon, May 24, 2021 at 10:53 AM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Dear Ms Ng,

Thank you for your email.

As spoken earlier, you may proceed to lodge the accident report via online reporting. The link is as follows: -

<https://www.aig.com.sg/accident-reporting>

Please contact us if you have any enquiries.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

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**From:** Shi Qing <[ngshiqing06@gmail.com](mailto:ngshiqing06@gmail.com)>  
**Sent:** Tuesday, 18 May 2021 11:25 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** [ngwh@gqm-sg.com](mailto:ngwh@gqm-sg.com)  
**Subject:** Fwd: Ref No. CLM561475, Claims, Auto Insurance, TBA

Hi Ms Chew,

As discussed, please find the police report submitted to AIG on 10 May 2021 and AIG's confirmation attached for reference. The reference number is in the email below.

For any further enquiries relating to the accident, you may wish to contact my dad at 9026 9139. For any paperwork related matters, feel free to contact me at 8288 4671.

***Best,***

***Shi Qing***

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

From: <[do\\_not\\_reply@aig.com](mailto:do_not_reply@aig.com)>

Date: Mon, May 10, 2021 at 1:33 PM

Subject: Ref No. CLM561475, Claims, Auto Insurance, TBA

To: <[NGSHIQING06@gmail.com](mailto:NGSHIQING06@gmail.com)>

Your Reference No.: CLM561475

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Dear Valued Customers / Partners,

Thank you for contacting AIG Singapore. Your enquiry has been received and a customer service representative will contact you within five to seven working days.

Following guidance from the Singapore Government to minimise the spread of COVID-19, the AIG Singapore Customer Service Centre at 78 Shenton Way is closed until further notice. Should you require urgent assistance, please contact us at 6419 3000 from 9.00am - 5.00pm, Monday to Friday, excluding Public Holidays.

We thank you for your understanding during this period should there be any delay in our response to your query.

Yours sincerely,

AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way #09-16  
Singapore 079120  
[www.aig.sg](http://www.aig.sg)