

## Hsiao Tong (LKKAuto)

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**From:** Lee, Ming-Yao <MingYao.Lee@aig.com>  
**Sent:** Monday, 3 May 2021 6:59 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8148131499SG // LKK Ref: CC4/AIG21003367/Gpa3 [ACCIDENT INVOLVING SLS 9602L(OI) AND FU 5315C(TP) ON 08/03/2021]  
**Attachments:** PIR.jpg

Hi Hsiao Tong,

Please proceed to reject. Insured also provided PIR against TP rider.

Regards,

**Lee Ming Yao, George**

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 1769  
[Ming-Yao.Lee@AIG.com](mailto:Ming-Yao.Lee@AIG.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** 03 May 2021 14:37  
**To:** Lee, Ming-Yao <MingYao.Lee@aig.com>  
**Subject:** [EXTERNAL] RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8148131499SG // LKK Ref: CC4/AIG21003367/Gpa3 [ACCIDENT INVOLVING SLS 9602L(OI) AND FU 5315C(TP) ON 08/03/2021]

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

Hi Ming Yao,

We refer to our email dated 18/03/2021.

Kindly let us have your instruction.

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:** Hsiao Tong (LKKAuto)

**Sent:** Thursday, 18 March 2021 2:32 PM

**To:** Lee, Ming-Yao <[MingYao.Lee@aig.com](mailto:MingYao.Lee@aig.com)>

**Subject:** [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8148131499SG // LKK Ref: CC4/AIG21003367/Gpa3  
[ACCIDENT INVOLVING SLS 9602L(OI) AND FU 5315C(TP) ON 08/03/2021]

AIG Ref: **8148131499SG**

LKK Ref: CC4/AIG21003367/Gpa3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SLS 9602L(OI) AND FU 5315C(TP) ON 08/03/2021**

We refer to the above matter.

Third party rider reported that he was riding on the straight road beside our insured vehicle. Suddenly our insured driver make a right turn into a carpark, third party was unable to brake in time and hit onto the right side of our insured vehicle. Third party was injured.

Our insured driver reported that he was traveling along Simet St 1. While he was turning into the BLK 138 Simei St 1 carpark, third party rode on the right side of his vehicle and hit onto his vehicle.

Both parties had no video footage for this case.

We have spoken to our driver Mr Goh on this matter. He said that it was a single lane which he was travelling, he had signalled right and was about to turn right, suddenly third party appeared from his right and hit onto the right side of his vehicle. No scene photos taken by our driver. We have advised our driver that third party was injured and we shall await for police investigation result before proceed further. OID noted.

Based on the accident location reported by our insured, it was a single lane, we are of the view that our driver may not be liable for the accident as third party should follow behind our insured vehicle instead of riding beside our insured vehicle as reported by third party.

In view of the above , we are intending to reject third party claim.

Kindly let us have your comments/instruction. Thanks.

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 |

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## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 5 May 2021 10:13 AM  
**To:** kivilepc@gmail.com  
**Subject:** [REJECTION] - Your Ref: FU5315C // LKK Ref: CC4/AIG21003367/Gpa3 [ACCIDENT INVOLVING SLS 9602L(AIG) AND FU 5315C ON 08/03/2021]  
**Attachments:** Police Report(SLS9602L).pdf; PIR FROM OI(SLS9602L).pdf

Your Ref: **FU5315C** Without Prejudice  
LKK Ref: CC4/AIG21003367/Gpa3

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SLS 9602L(AIG) AND FU 5315C ON 08/03/2021**

We refer to the above matter.

Attached is a copy of our insured accident report and police investigation report for your easy reference. PIR shows that traffic police had taken action against your rider for Careless Driving.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter.

Thanks.

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)



**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 4883  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/13149/2021  
Date : 12 April 2021

GOH POK SWEE  
107 JALAN LANGGAR BEDOK  
SINGAPORE 468559

Dear Sir/Madam

**ROAD TRAFFIC ACCIDENT INVOLVING FU 5315 C AND SLS 9602 L ALONG SIMEI STREET 1  
ON 08.03.2021 AT ABOUT 12.15PM**

I refer to the above accident.

2. Please be informed that we have completed our investigations which revealed that the driver/rider of **FU 5315 C** had committed an offence of **Careless Driving under Section 65(1)(b) of the Road Traffic Act Chapter 276 p/u Section 65(5)(a) of the same Act**. Action has been initiated against the driver/rider for the said offence.
3. If you have any clarification, you may contact the Investigation Officer, Senior Staff Sergeant Syed Zayid Muhammad at office number: 65476404.
4. Thank you.

Yours faithfully

**HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.