

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 22 October 2021 11:47 AM  
**To:** 'Zuhaidah Samsuri'  
**Subject:** RE: [EXTERNAL EMAIL] - III Ref: TBA// LKK Ref: CC4/III21003385/pa3 [ACCIDENT INVOLVING PC3151Y(OI) AND YQ1895S(TP) ON 02/03/2021]  
**Attachments:** Email from TP wksp dd 221021.pdf

Hi Aida,

Kindly refer to the email from third party repairer for your easy reference.

Third party repairer asked us to close.

In view of the above, we will proceed to close case at our end.

**\*No bill to III as no survey done.**

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:** Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>  
**Sent:** Monday, 23 August 2021 11:14 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: [EXTERNAL EMAIL] - III Ref: TBA// LKK Ref: CC4/III21003385/pa3 [ACCIDENT INVOLVING PC3151Y(OI) AND YQ1895S(TP) ON 02/03/2021]

What's wrong the video footage that they cant give us the video when the accident happened?

The only reason I can think of is the vehicle had just started the engine hence it wont capture the accident.

Best Regards

**Aida Samsuri**

Motor & Work Injury Claims Dept

India International Insurance Pte Ltd

64 Cecil Street #04/#05 IOB Building

Singapore 049711

Tel: 6347 6100 Ext 257 Fax: 6224 4174

Email: [aida@iii.com.sg](mailto:aida@iii.com.sg)

Co. Reg Number: 198703792K

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

**Sent:** Monday, 23 August 2021 2:18 pm

**To:** Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>

**Subject:** RE: [EXTERNAL EMAIL] - III Ref: TBA// LKK Ref: CC4/III21003385/pa3 [ACCIDENT INVOLVING PC3151Y(OI) AND YQ1895S(TP) ON 02/03/2021]

Hi Aida,

We have tried to talk to third party repairer to settle at global 80%. However third party insisted that to settle as per BOLA 33.

Please let us have your instruction whether can proceed 100%. Thank you.

RE: Your Ref: YQ1895S // LKK Ref: CC4/III21003385/pa3 [ACCIDENT INVOLVING P



Jouis <[jouis@jinauto.com.sg](mailto:jouis@jinauto.com.sg)>  
To Hsiao Tong (LKKAuto)

Reply

Reply All

Forward

Fri 20/

Without Prejudice

Dear Hsiao Tong ,

Please settle the claim at 100% as per bola :

33.		Vehicle X- Overtaking from the right Vehicle Y- Changing lane or turning	100%	0%
Reason: Vehicle should not overtake from the right against the flow of traffic				

Best Regards,

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

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

S(408933)

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**From:** Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>  
**Sent:** Tuesday, 17 August 2021 4:33 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: [EXTERNAL EMAIL] - III Ref: TBA// LKK Ref: CC4/III21003385/pa3 [ACCIDENT INVOLVING PC3151Y(OI) AND YQ1895S(TP) ON 02/03/2021]

See if you can settle global 80%.

Best Regards

**Aida Samsuri**

Motor & Work Injury Claims Dept  
India International Insurance Pte Ltd  
64 Cecil Street #04/#05 IOB Building  
Singapore 049711  
Tel: 6347 6100 Ext 257 Fax: 6224 4174  
Email: [aida@iii.com.sg](mailto:aida@iii.com.sg)  
Co. Reg Number: 198703792K

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Tuesday, 17 August 2021 4:21 pm  
**To:** Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>  
**Subject:** Re: [EXTERNAL EMAIL] - III Ref: TBA// LKK Ref: CC4/III21003385/pa3 [ACCIDENT INVOLVING PC3151Y(OI) AND YQ1895S(TP) ON 02/03/2021]

Hi Aida,

Third party rejected our offer at 50/50 and insisted that BOLA 33 is applicable.  
Attached is a copy of the video from third party prior to collision. Third party said that this video shows that their client was travelling straight and not parked and moved off as claimed by our insured. Third party insisted that insured should not overtake from the right against the flow of traffic.

We have checked with third party for continuous video, but they said that this is the only video footage extracted out.

In view of this, kindly let us have your further instruction. Thanks.

***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:** Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>  
**Sent:** Friday, 19 March 2021 8:41 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: [EXTERNAL EMAIL] - III Ref: TBA// LKK Ref: CC4/III21003385/pa3 [ACCIDENT INVOLVING PC3151Y(OI) AND YQ1895S(TP) ON 02/03/2021]

Hi HT,

If there is no longer video, we should offer 50% coz OID reported TP veh was parked before moving off.

Best Regards

**Aida Samsuri**

Motor & Work Injury Claims Dept  
India International Insurance Pte Ltd  
64 Cecil Street #04/#05 IOB Building  
Singapore 049711  
Tel: 6347 6100 Ext 257 Fax: 6224 4174  
Email: [aida@iii.com.sg](mailto:aida@iii.com.sg)  
Co. Reg Number: 198703792K

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

**Sent:** Thursday, 18 March 2021 1:55 pm

**To:** Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>

**Subject:** [EXTERNAL EMAIL] - III Ref: TBA// LKK Ref: CC4/III21003385/pa3 [ACCIDENT INVOLVING PC3151Y(OI) AND YQ1895S(TP) ON 02/03/2021]

Hi Aida,

Attached is a copy of video submitted by third party for your easy reference. Only this video, no longer video.

We are of the view that liability is not in our driver's favour as he was overtaking third party from the right against the flow of traffic while third party was making a right turn.

Kindly let us have your mandate on liability via Merimen. Thanks.

Best Regards,

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

**LKK Auto Consultants Pte Ltd**

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