

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 16 April 2021 12:45 PM  
**To:** 'Claims'  
**Cc:** Admin A; assignments  
**Subject:** [REJECTION] - ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3  
**Attachments:** SKF7669M vs SLE5399Z\_OI VIDEO(FRONT).mp4

### Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We attached here with a copy of our insured car video footage for your easy reference.

From the video, it shows that our insured was driving within his own lane, your client swerved right and hit onto our insured vehicle. We are of the view that our insured is not liable for this accident.

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.

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,

**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:** Claims <claims@premiumauto.com.sg>

**Sent:** Wednesday, 14 April 2021 6:41 PM

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

**Cc:** Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; 'Claims' <claims@premiumauto.com.sg>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Dear Hsiao Tong,

Any update on this case ?

**Best Regards,  
Kee Siang Lim  
Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)

**Audi Showroom, Audi Centre** 281 Alexandra Road Singapore 159938 **p.** +65 6836 2223



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

**Sent:** Friday, 9 April 2021 5:39 PM

**To:** Claims

**Cc:** Admin A; assignments

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Without Prejudice

Dear Sirs/Mdm,

We are still pending instruction from AIG.

We have sent reminders to AIG claim officer.

You may advise your client to do OD claim on this matter.

“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,

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

**LKK Auto Consultants Pte Ltd**

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

S(408933)

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**From:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Thursday, 8 April 2021 4:48 PM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Dear Hsiao Tong,

Any update from AIG ?

Best Regards,

**Kee Siang Lim**

**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

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

**Sent:** Tuesday, 6 April 2021 11:19 AM

**To:** Claims

**Cc:** Admin A; assignments

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Without Prejudice

Dear Sirs/Mdm,

We are still pending instruction from AIG.

You may advise your client to do OD claim on this matter.

“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.”

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Best Regards,

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

**LKK Auto Consultants Pte Ltd**

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

S(408933)

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**From:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Tuesday, 6 April 2021 9:58 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Dear Hsiao Tong,

Kindly advice has AIG given any instruction?

**Best Regards,**

**Kee Siang Lim**

**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

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

**Sent:** Wednesday, 31 March 2021 8:36 AM

**To:** Claims

**Cc:** Admin A; assignments

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Without Prejudice

Dear Sirs/Mdm,

We are still pending instruction from AIG.

You may advise your client to do OD claim on this matter.

“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,

**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:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Wednesday, 31 March 2021 8:26 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Dear Hsiao Tong,

Kindly advice on direct settlement urgently for this case.

**Best Regards,  
Kee Siang Lim  
Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)

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

**Sent:** Thursday, 25 March 2021 5:47 PM

**To:** Claims

**Cc:** Admin A; assignments

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Without Prejudice

Hi,

We refer to your below email.

Please be informed that liability is unclear.

We are currently pending AIG instruction.

You may advise your client to claim OD is necessary. 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,

**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:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Wednesday, 24 March 2021 5:24 PM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Dear Hsiao Tong,

Kindly advice on liability clearance status for above mentioned vehicle.

Best Regards,

**Kee Siang Lim**

**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)

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

**Sent:** Wednesday, 24 March 2021 10:50 AM

**To:** Premiumauto Claims

**Cc:** Admin A; assignments

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

**Without Prejudice**

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.

We would like to request for a copy of video footage as stated in your client's accident report for our necessary action.

Appreciate an early reply.

"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,

**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:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Wednesday, 24 March 2021 9:53 AM

**To:** Premiumauto Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021 \*\*\* LKK REF: CC3/AIG21003761/pa3

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

**Hi HT,**

**Kindly assist.**

*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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Premiumauto Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Wednesday, 24 March, 2021 9:15 AM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021

Dear All,

**Attached below is the Repair Estimate for vehicle number; SKF 7669 M**

**Also, the GIA report is attached for our reference as requested.**

Our client is claiming against your insured vehicle; SLE 5399 Z (AIG)

Thank you and have a nice day.

**Best Regards,**

**Haikal Ruddin**  
**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)

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**From:** Mei Kwan (LKKAUTO) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Tuesday, 23 March, 2021 5:29 PM

**To:** Premiumauto Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; 'Nora Khai PA' <[nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAUTO) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021

Dear Sir / Madam,

We refer to your below request.

To avoid any confusion, kindly advise which insurer is your client *seeking to claim against*.

Please provide us LTA / GIA search.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Monday, 22 March, 2021 7:27 PM

**To:** Premiumauto Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAUTO) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021

Dear Sir / Madam,

We refer to your below request.

To avoid any confusion, kindly advise which insurer is your client *seeking to claim against*.

Please provide us LTA / GIA search.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Premiumauto Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Monday, 22 March, 2021 2:13 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Cc:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING SKF 7669 M AND YOUR INSURED SLE 5399 Z ON 18/03/2021

Dear all,

Kindly register TP claims for this vehicle; SKF 7669 M

Also, kindly assist in the liability clearance for above mentioned case. We propose for a 100% direct settlement in our client's favour.

Attached is the GIA report for your reference. We will forward you the estimate when it is ready.

Survey TBC.

**Best Regards,  
Haikal Ruddin  
Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

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