



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG21004432/T1gs3

12 JULY 2021

**SAIFUL NIZAM BIN OSMAN**  
BLK 287 YISHUN AVE 6  
#11-72  
SINGAPORE 760287

Dear Sir/Madam,

**ACCIDENT INVOLVING SLW 8886U & SHC 3154J ON 03/04/2021**

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 3154J.

Based on the accident report and accident scenario and pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred together with your video footage that has submitted to us.

We have reviewed the matter and come to a closure on the investigation and that we are in the review that liability is not in Third Party favor and that we have rejected Third Party claim against your vehicle insurance policy.

You may proceed with your counter claim against Third Party's vehicle insurance policy.

Please call us if you have further queries.

Yours faithfully,

Cecilia Chong  
Case Handler  
DID: 6749 4274  
FAX: 6741 4108  
EMAIL: Ceciliachong@lkkauto.com

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

## Cecilia Chong (LKK Auto)

---

**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Sent:** Friday, 9 July 2021 9:27 PM  
**To:** Cecilia Chong (LKK Auto); Su Li (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: AIG REF: 5585358283SG-003 || TP veh: SHC3154J (DOA: 03/04/21) LKK REF : CC4/AIG21004432/g3

Dear Cecilia

BOLA15 is applicable to said accident.

Please engage OI on incoming claim as well as any counterclaim and reject TP claim simultaneously.

Best Regards

### **Bennie Tan**

Senior 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 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

### *Advanced Leave Notification:*

*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.*

---

**From:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** Friday, 9 July 2021 3:58 pm  
**To:** Su Li (LKK Auto) <suli@lkkauto.com>; Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: AIG REF: 5585358283SG-003 || TP veh: SHC3154J (DOA: 03/04/21) LKK REF : CC4/AIG21004432/g3

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

Dear Bennie,

Based on OI video footage, TP encroaching into OI lane despite signalling to change of lane from TP.

Based on BOLA, BOAL S15 apply to TP.

Kindly let us have your instruction or approval to reject TP claim.

OI yet to be contacted.

Thanks

## Cecilia Chong (LKK Auto)

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 21 July 2021 6:10 PM  
**To:** Jim Wong See Pah  
**Subject:** RE: YOUR REF: SHC 3154J (OUR REF: CC4/AIG21004432/T1gs3) \*\*\* ACCIDENT INVOLVING SLW 8886U & SHC 3154J ON 03/04/2021 \*\*\*

WITHOUT PREJUDICE

Dear Jim,

We refer to the above matter.

Our insured has successfully counter claim against your vehicle insurance policy.

In view of above, we have our principal instruction / approval 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."

**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)



*Save the Earth. Print only when necessary.*

---

**From:** Jim Wong See Pah <jimwong@cdge.com.sg>

**Sent:** Monday, 12 July 2021 3:02 PM

**To:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

**Subject:** Re: YOUR REF: SHC 3154J (OUR REF: CC4/AIG21004432/T1gs3) \*\*\* ACCIDENT INVOLVING SLW 8886U & SHC 3154J ON 03/04/2021 \*\*\*