

**Re: Ref CC4/AIG21005120/NPA3 [ACCIDENT INVOLVING SKC 754L(AIG) AND SHD 1485L ON 22/04/2021]**

Hsiao Tong (LKKAuto) &lt;chewht@lkkauto.com&gt;

Fri 8/10/2021 4:20 PM

To: Uma kant Tiwari &lt;utiwari37@yahoo.com&gt;

 9 attachments (7 MB)

SHD1485L Video.mp4; Private Settlement From(SKC754L).pdf; SP (1).jfif; SP (2).jfif; SP (3).jfif; SP (4).jfif; SP (5).jfif; SP (6).jfif; SP (7).jfif;

Dear Mr Tiwari Uma Kant,

We refer to the above matter.

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third-Party vehicle is consistent to the nature of accident as reported. The adjusted repair cost to third party vehicle is at \$790.00(before GST). We attached here with a copy of video to show the impact and damage photos during our inspection for your easy reference.

We wish to inform you that AIG had reviewed your policy and noted that your car was insuring under ride share policy during accident. There is a section II excess of \$2,000 is applicable as settlement under excess. Since third party's claim amount (refer below) is within the excess amount, we would advise you to settle the matter privately.

The breakdown of third-party claim is as follows: -

1. Cost of Repair (with GST)	\$ 845.30
2. Loss of Rental (3days x \$62.41)	\$ 187.23
3. Loss of Income (3days x \$50.00)	\$ 150.00
4. LTA/GIA Search fee	\$ 2.00
<b>Total</b>	<b><u>\$1,184.53</u></b>

LKK Professional Fee (with GST)	<b>\$ 365.94</b>
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Please issue the following 2 cheques:

1. **\$ 1,184.53** payable to **PREMIER AUTOMOTIVE SERVICES PTE LTD**
2. **\$ 365.94** payable to **LKK AUTO CONSULTANTS PTE LTD**

You may send your payment by post to:

**LKK AUTO CONSULTANTS PTE LTD**

51 Ubi Avenue 1

#01-25 Paya Ubi Industrial Park

Singapore 408933

With the following attachments:

1. your cheque payment;
2. the signed private settlement letter (scan copy will do).

**Please let us have your decision within the next 10 days.**

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:** Uma kant Tiwari <utiwari37@yahoo.com>

**Sent:** Thursday, 10 June 2021 3:21 pm

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

**Subject:** Re: Ref CC4/AIG21005120/NPA3 [ACCIDENT INVOLVING SKC 754L(AIG) AND SHD 1485L ON 22/04/2021]

Dear Ms chew

Yes . Please negotiate amicably as there as no damage

Tiwari Uma kant

Sent from my iPhone

On 10-Jun-2021, at 15:01, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Mr Tiwari Uma Kant,

We have received a copy of your accident report.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle reversed and hit onto third party who was stationary behind your vehicle. We will therefore proceed to negotiate for an amicable settlement with the Third Party. 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.

Please call us if you have further queries.

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:** Monday, 10 May 2021 11:37 AM  
**To:** utiwari37@yahoo.com  
**Subject:** RE: Ref CC4/AIG21005120/NPA3

Dear Mr Tiwari Uma kant,

Thank you for your email.

Please be informed that third party SHD1485L had submitted a claim against your insurance policy.

For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. We would appreciate it if you could urgently file a report at any of AIG reporting centre. You may refer to your Certificate of Insurance for the list of the reporting centre.

**Please report the accident within the next 07 days, i.e by 19 May 2021.**

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

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)

-----Original Message-----

From: Uma kant Tiwari <[utiwari37@yahoo.com](mailto:utiwari37@yahoo.com)>  
Sent: Monday, 10 May 2021 9:01 AM  
To: Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
Subject: Ref CC4/AIG21005120/NPA3

Dear Sir

With reference to letter regarding the Accident involving SKC 754 L and SHJD 1485L

Please find the details

The Trilive Condominium driveway is very narrow and very dark and it was 23.58 pm

When I dropped my passenger, I was only the car at drive away

After dropping the passenger, I need to a bit reverse to exit.

When I start reversing there was no car , but when I finish reverse and take my car back the taxi car SHD 1458L suddenly came and stop very near to my car. And a bit scratch came . There was no injury etc. the scratch happen on my back of the card and his front of the car

The driver of 1458 L could have stop a bit further way as he can see that I am reversing

I have not reported as this was very very minor scratch

I have sold my card few few ago and vehicle already registered in other person name

Hope I have clarified

regards

Tiwari Uma kant  
91503175