

## Hsiao Tong (LKKAUTO)

---

**From:** Loh, Chee-Heng <Chee-Heng.Loh@aig.com>  
**Sent:** Wednesday, 28 April 2021 1:50 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8367752559SG // LKK Ref: CC6/AIG21005153/Ups3 [ACCIDENT INVOLVING GBF 8043T(AIG) AND SKT 8526L ON 23/04/2021]

Hi Hsiao Tong,

Please proceed to reject third party claim as stated in your email.

Thank you.

### **Loh Chee Heng**

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 1881  
[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.AIG.sg](http://www.AIG.sg)

*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:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Wednesday, 28 April 2021 12:34 PM  
**To:** Loh, Chee-Heng <Chee-Heng.Loh@aig.com>  
**Subject:** [EXTERNAL] [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8367752559SG // LKK Ref: CC6/AIG21005153/Ups3 [ACCIDENT INVOLVING GBF 8043T(AIG) AND SKT 8526L ON 23/04/2021]

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

AIG Ref: **8367752559SG**  
LKK Ref: CC6/AIG21005153/Ups3

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING GBF 8043T(AIG) AND SKT 8526L ON 23/04/2021**

We refer to the above matter.

Third party driver reported that he stopped at the entrance to let his passenger to alight. Suddenly he felt an great impact from behind and his car was spin 180 degree and dragged out of the entrance.

Our insured driver reported that he was traveling along Prinsep St on the extreme right lane. Third party from the left lane turned right to No Entry road and caused OID collided onto third party car.

Both parties had no video footage.

We have spoken to our driver Mr James Ho on this matter. He disagreed on third party and he also making claim against third party insurer. He said that the damages on his van was on the front left side which can prove that third party was come from the left lane and caused the collision. We have advised him that AIG will look into the matter based on all the available information and decide next course of action. OID noted.

We have reviewed the matter and based on all the available information on hand, we are of the view that our insured driver version is more credible. The damages sustained on our insured vehicle was on the front left side instead of front right/centre portion. In the event if third party vehicle has already stopped there and hit by our insured vehicle, the damages to our vehicle should focus on the front right side and third party bumper is unlikely to be pulled out.

In view of this, 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 |

S(408933)

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 28 April 2021 2:36 PM  
**To:** 'Wei Shong'  
**Cc:** 'sharon.ten@tlmotor.com.sg'; 'Tlm - Patricia'; Admin A  
**Subject:** [Rejection] - Check liability - Accident involving SKT8526L (TLM) and GBF8043T (AIG) on 23.04.2021 LKK REF : CC6/AIG21005153/Ups3  
**Attachments:** Damage Photos of GBF8043T.pdf; Statement of GBF8043T.pdf

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Attached is a copy of our insured accident report and vehicle damage photos for your easy reference.

Based on report & damage profile of the vehicles, we are of the view that our insured version is more credible. The damages sustained on our insured vehicle was on the front left side instead of front right/centre portion. In the event if your client vehicle has already stopped there and hit by our insured vehicle, the damages to our vehicle should focus on the front right side and your client's bumper is unlikely to be pulled out.

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

Thank you.

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)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 28 April 2021 11:30 AM  
**To:** Wei Shong <wei.shong@tlmotor.com.sg>  
**Cc:** sharon.ten@tlmotor.com.sg; 'Tlm - Patricia' <pt@tlmotor.com.sg>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Check liability - Accident involving SKT8526L (TLM) and GBF8043T (AIG) on 23.04.2021 LKK REF : CC6/AIG21005153/Ups3

**Without Prejudice**

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear.

As per AIG instruction, we would like to request for evidences (ie: video footage/ scene photos / PIR) 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)

---

**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Wednesday, 28 April 2021 10:57 AM

**To:** Wei Shong <[wei.shong@tlmotor.com.sg](mailto:wei.shong@tlmotor.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** [sharon.ten@tlmotor.com.sg](mailto:sharon.ten@tlmotor.com.sg); 'Tlm - Patricia' <[pt@tlmotor.com.sg](mailto:pt@tlmotor.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

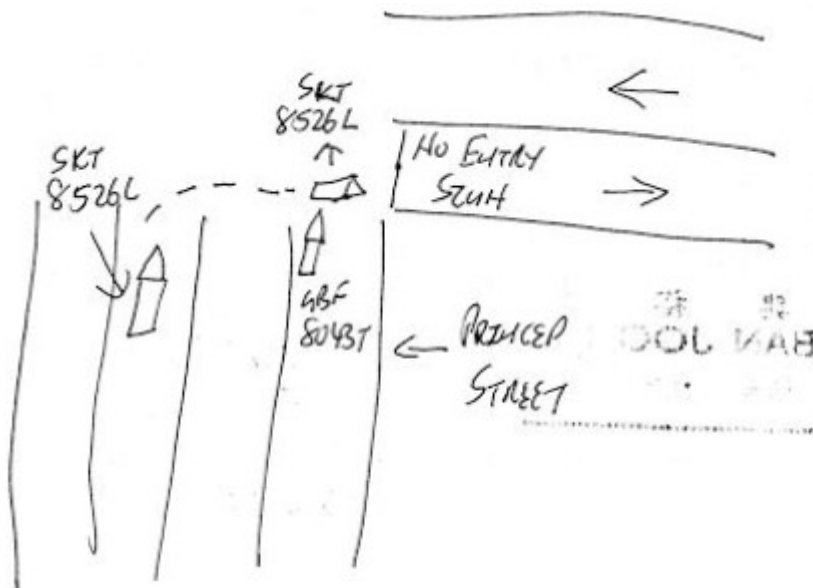
**Subject:** Re: Check liability - Accident involving SKT8526L (TLM) and GBF8043T (AIG) on 23.04.2021 LKK REF : CC6/AIG21005153/Ups3

Without Prejudice

Dear Sirs / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.



Describe Circumstances of the Accident

On 23/4/21 Around 10.30AM I WAS TRAVELLING ALONG PRINCEP ST ON THE EXTREME RIGHT LANE <del>TO</del> 4BF8043T. THE OTHER ALMOST CAR SKT 8526L FROM THE LEFT LANE TURN RIGHT INTO A NO ENTRY ROAD WHICH CAUSE MY VEHICLE TO COLLIDE ON THE RIGHT SIDE OF THE CAR. THERE IS 4 LANE WHICH IS ONE WAY AND I AM IN THE VEHICLE ON THE EXTREME RIGHT. AND HE JUST TURN INTO THE NO ENTRY ROAD WHICH CUT INTO MY LANE AT THE SAME TIME - HE WAS AT MY LEFT LANE AND HE JUST SWERVE INTO THE NO ENTRY ROAD WHICH CAUSE THE ACCIDENT.

Please note that for liability, claim negotiation and settlement, please contact Hsiao Tong via email.

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

To check availability of the case handler, you may contact the undersigned.

*\*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.*

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

---

**From:** Wei Shong <[wei.shong@tlmotor.com.sg](mailto:wei.shong@tlmotor.com.sg)>  
**Sent:** Wednesday, April 28, 2021 9:38 AM  
**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** [sharon.ten@tlmotor.com.sg](mailto:sharon.ten@tlmotor.com.sg) <[sharon.ten@tlmotor.com.sg](mailto:sharon.ten@tlmotor.com.sg)>; 'Tlm - Patricia' <[pt@tlmotor.com.sg](mailto:pt@tlmotor.com.sg)>  
**Subject:** Check liability - Accident involving SKT8526L (TLM) and GBF8043T (AIG) on 23.04.2021

Without Prejudice

Dear Sir/Madam,

Please advise on liability as soon as possible.

Thank you.

Regards,



**Lam Wei Shong**  
**William**  
[wei.shong@tlmotor.com.sg](mailto:wei.shong@tlmotor.com.sg)

O. +65 6858 5151  
F. +65 6858 0877

**Tan Lim Motor Pte Ltd**  
1 Defu Lane 6  
Singapore 539365  
<http://www.tlmotor.com.sg>

---

**Confidentiality Notice:** This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.



---

This email has been checked for viruses by Avast antivirus software.  
[www.avast.com](http://www.avast.com)