



Auto
Consultants
Pte Ltd

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

Our Ref: CC6/AIG21005867/Ura3

04 JUNE 2021

TONG WEI LOONG
354 CHOACHU KANG CENTRAL
#03-327
SINGAPORE 680354

Dear Sir/Madam,

ACCIDENT INVOLVING SJQ 3054S & FBP 9568L ALONG/AT TRAFFIC JUNCTION OF CHOACHU KANG AVE 1 & CHAO CHU KANG WAY ON 09/05/2021

We refer to the above accident where we are acting for 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.

We have received a claim from FBP 9568L against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. 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, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **14/06/2021** after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Yours faithfully,

JASLIN KOK
Case Handler
DID: 6741 2157
FAX: 6741 4108
Email: Jaslinkok@lkkauto.com

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

RE: Our Ref: 4461764210SG (003) - Insured non-reporting * LKK
REF:CC6/AIG21005867/Ura3**

Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Mon 7/12/2021 2:47 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Dear Jaslin,

Please proceed to reject third party claim based on BOLA S27 unless third party have evidence/video footage to support his version.

Thank you

Norsiah MdNoor

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 1606

Norsiah.MdNoor@aig.com | 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: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Friday, July 9, 2021 1:00 PM

To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: Our Ref: 4461764210SG (003) - Insured non-reporting *** LKK
REF:CC6/AIG21005867/Ura3

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

Dear Norsiah

We refer to our email on 28/06/2021.

Kindly let us have your comments / instructions.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Monday, 28 June 2021 3:02 PM
To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: Our Ref: 4461764210SG (003) - Insured non-reporting *** LKK REF:CC6/AIG21005867/Ura3

Dear Norsiah

We have contacted Insured and LOI has been mail out on 4th June 2021.

Both parties have given conflict of version, Our insured reported he was stationary at traffic light junction. TP collided into his rear.

TP reported he was stationary behind OI vehicle at traffic light junction. Our insured reversed & collided into his motorcycle.

Both parties do not have any video footage. According to Bola Guideline, Vehicle at the back are usually more liable than vehicles in front.

Kindly let us have your comments / instructions.

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Wednesday, May 19, 2021 3:48 PM
To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Our Ref: 4461764210SG (003) - Insured non-reporting *** LKK REF:CC6/AIG21005867/Ura3

Dear Norsiah,

We just sent 1st letter today.

Hi Jaslin,

Please follow up closely.

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 | fax: 67414108

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

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.

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Sent: Wednesday, 19 May, 2021 2:36 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: Our Ref: 4461764210SG (003) - Insured non-reporting

Dear Mei Kwan,

Refer to the above.

Insured non-reporting . Have insured been contacted?

Thank you

Norsiah MdNoor

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 1606
Norsiah.MdNoor@aig.com | 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.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

raymond@bhh.com.sg <raymond@bhh.com.sg>

Fri 9/3/2021 3:46 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; hasrianah@bhh.com.sg <hasrianah@bhh.com.sg>
Cc: Admin A <admin-a@lkkauto.com>

Dear Jaslin,

Noted with thanks.

We will inform our client our client accordingly.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Friday, 3 September 2021 3:09 PM

To: raymond@bhh.com.sg; hasrianah@bhh.com.sg

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

WITHOUT PREJUDICE

Dear Raymond

We refer to our email on 21/07/2021.

We have informed that we shall maintain to deny liability, unless your client has evidence/video footage to support his version.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Friday, September 3, 2021 3:04 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; hasrianah@bhh.com.sg <hasrianah@bhh.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Jaslin,

We have yet to receive the DV for the above settlement at 50/50 liability.

Please advise the status of the above settlement.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Wednesday, 18 August 2021 1:35 PM

To: 'Jaslin Kok (LKK Auto)' <jaslinkok@lkkauto.com>; 'hasrianah@bhh.com.sg' <hasrianah@bhh.com.sg>

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Jaslin,

We accepted your offer at 50/50 liability.

Please revert with your DV to us by email.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Wednesday, 21 July 2021 5:44 PM

To: raymond@bhh.com.sg; hasrianah@bhh.com.sg

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

WITHOUT PREJUDICE

Dear Raymond

Conflicting version shall be resolved at 50/50.

However, According to Bola Guideline:

When it is agreed by both A and B that their vehicles were stationary, A is in front and B behind. However, A alleged that when B moves off, he hit A from behind. B however alleged that A reversed and collided into his vehicle.

In such an instance, it shall be a rebuttable presumption of a "head-to-rear" collision unless the contrary is proven.

On a balance of probabilities, it is more likely that the car behind collided into the front vehicle. The principle of probability from common experiences should be applied for such cases to resolve the conflicts.

Therefore, we regret to inform you that we shall maintain to deny liability, unless your client has evidence/video footage to support his version.

Thank you.

Best Regards,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: raymond@bhh.com.sg <raymond@bhh.com.sg>
Sent: Wednesday, July 21, 2021 4:41 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; hasrianah@bhh.com.sg <hasrianah@bhh.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Jaslin,

As reported by our client’s rider, your insured driver reversed his vehicle and hit onto our client’s bike.

Accordingly to Bola Guideline, conflicting of version liability will be 50/50.

Appreciate for you to review your insured liability.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Monday, 12 July 2021 3:33 PM
To: raymond@bhh.com.sg; hasrianah@bhh.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

WITHOUT PREJUDICE

Dear Raymond

We refer to the above matter.

We are of the view that both parties have given conflict of version.

According to Bola Guideline (BOLA S27) Vehicles at the back are usually more liable than vehicles in front.

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, unless your client have evidence/video footage to support his version.

Thank you.

Best Regards,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Friday, July 9, 2021 10:45 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; hasrianah@bhh.com.sg <hasrianah@bhh.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Jaslin,

What is the outcome from your principal.

Please advise.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Monday, 28 June 2021 3:04 PM

To: raymond@bhh.com.sg; hasrianah@bhh.com.sg

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Please be informed that we are currently pending instructions from our Principal, shall revert once any updates.

Thank you.

Best Regards,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: raymond@bhh.com.sg <raymond@bhh.com.sg>
Sent: Monday, June 28, 2021 9:46 AM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; hasrianah@bhh.com.sg <hasrianah@bhh.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Jaslin,

We refer to our email dated 17/06/2021.

We are still pending to receive your insured video footage.

Appreciate for you to send us the video footage to close this case.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: raymond@bhh.com.sg <raymond@bhh.com.sg>
Sent: Thursday, 17 June 2021 4:39 PM
To: 'Jaslin Kok (LKK Auto)' <jaslinkok@lkkauto.com>; hasrianah@bhh.com.sg
Cc: 'Admin A' <admin-a@lkkauto.com>
Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Jaslin,

We refer to our email dated 12/06/2021.

We are still pending for your insured Video Footage to close this case.

Appreciate for you to send the video footage to us as soon as possible.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

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From: raymond@bhh.com.sg <raymond@bhh.com.sg>
Sent: Saturday, 12 June 2021 10:37 AM
To: 'Jaslin Kok (LKK Auto)' <jaslinkok@lkkauto.com>; hasrianah@bhh.com.sg
Cc: 'Admin A' <admin-a@lkkauto.com>
Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Jaslin,

The bike camera was not captured the accident.

May be you can send us your insured video footage to prove our insured rider was at fault in the accident so that we can invoice our insured for the cost of repair to close this case.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 27 May 2021 12:53 PM

To: hasrianah@bhh.com.sg

Cc: raymond@bhh.com.sg; Admin A <admin-a@lkkauto.com>

Subject: Re: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Sir / Madam,

We refer to the above matter.

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

Kindly advise if there is any substantial evidence from your client. If so, kindly forward to us.

I was driving along Choa Chu Kang Ave1

preparing to turn right onto Choa Chu Kang Way

red traffic light and I stop. Motorcycle FBP9568L collide onto my car rear. FBP9568L front mud guard was damaged. The impact is very small and there is no damage on my car. Nobody was injured and there are no damage to my vehicle.

Thank you.

Best Regards,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: hasrianah@bhh.com.sg <hasrianah@bhh.com.sg>

Sent: Thursday, May 27, 2021 11:44 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: raymond@bhh.com.sg <raymond@bhh.com.sg>

Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Jaslin

We refer to Mr Raymond's email dated 18/05/2021.

Has your insured reported the accident? Appreciate for you to advise on your insured liability.

Thank you.

Best Regards,

Hasrianah

Insurance Department

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 222 | Fax:(65) 6281 2830

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From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Tuesday, 18 May 2021 1:39 PM

To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>; hasrianah@bhh.com.sg

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Mei Kwan,

This is a non-injury accident, our claim rider did not lodge the traffic accident report.

We don't have the video footage for the above accident.

We attached the photo of your insured vehicle taken at the accident scene for your perusal.

Appreciate for you to investigate the accident and revert to us as soon as possible.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 18 May 2021 1:25 PM

To: hasrianah@bhh.com.sg

Cc: raymond@bhh.com.sg; Admin A <admin-a@lkkauto.com>

Subject: RE: Accident involving FBP9568L & SJQ3054S on 09/05/2021 *** LKK REF: CC6/AIG21005867/Ura3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident.

Please provide us the following.

- evidence i.e. video and scene photo
- PIR result (if any)

Our respective case handler, Jaslin 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.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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.

From: hasrianah@bhh.com.sg [<mailto:hasrianah@bhh.com.sg>]
 Sent: Tuesday, 18 May 2021 11:21 AM
 To: Su Li (LKK Auto) <suli@lkkauto.com>
 Cc: raymond@bhh.com.sg; Admin A <admin-a@lkkauto.com>
 Subject: Accident involving FBP9568L & SJQ3054S on 09/05/2021

Dear Su Li

Mr Marcus had surveyed our bike earlier this morning at our workshop.

Appreciate for you to advise us on your insured liability.

Thank you.

Best Regards,

Hasrianah

Insurance Department

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 222 | Fax:(65) 6281 2830

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