

## Hsiao Tong (LKKAUTO)

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**From:** Md Noor, Norsiah <Norsiah.MdNoor@aig.com>  
**Sent:** Tuesday, 19 October 2021 2:25 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: [Seek Approval to Reject TP Claim] - AIG Ref: 9725052158SG // LKK Ref: CC4/AIG21007005/Nps3 [ACCIDENT INVOLVING SJA4473T(OI) AND SHA3306Z(TP) ON 23/06/2021]

Dear Hsiao Tong,

Please maintain rejection.

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](mailto:Norsiah.MdNoor@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Thursday, October 14, 2021 12:06 PM  
**To:** Md Noor, Norsiah <Norsiah.MdNoor@aig.com>  
**Subject:** [EXTERNAL] Re: [Seek Approval to Reject TP Claim] - AIG Ref: 9725052158SG // LKK Ref: CC4/AIG21007005/Nps3 [ACCIDENT INVOLVING SJA4473T(OI) AND SHA3306Z(TP) ON 23/06/2021]

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Hi Norsiah,

We refer to our below email.

Please advise. 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

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

**Sent:** Monday, 13 September 2021 2:00 pm

**To:** Md Noor, Norsiah <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>

**Subject:** Re: [Seek Approval to Reject TP Claim] - AIG Ref: 9725052158SG // LKK Ref: CC4/AIG21007005/Nps3  
[ACCIDENT INVOLVING SJA4473T(OI) AND SHA3306Z(TP) ON 23/06/2021]

Hi Norsiah,

Please be informed that third party disagreed on our rejection and submitted a copy of video footage for our review.

Kindly refer to the below email from third party which is self-explanatory.

From third party video, third party driver has moved to the right lane and we are of the view that third party driver should check on his left before he swerved his taxi to perform a parking. Our insured driver has the right of way to continue drive straight on the left lane.

Please let us have your comments/instruction. Thank you.

## Re: AIG - SHA3306Z AND SJA4473T ON 23.06.21



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

Mon 13/9/2021 1:30 PM

To: Hsiao Tong (LKKAuto)



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9 MB



Dear Ms Chew

Taxi was Infront your client's vehicle that had precedence to  
and chose to overtake taxi at the inner side of taxi without e

We counter propose 50/50 and please note we are prepared

Please let us hear from you.

Thank you.

Best Regards

Jim Wong

Claims Dept / ComfortDelgro Engineering Pte Ltd

*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

**From:** Md Noor, Norsiah <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>

**Sent:** Friday, 9 July 2021 11:44 am

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

**Subject:** RE: [Seek Approval to Reject TP Claim] - AIG Ref: 9725052158SG // LKK Ref: CC4/AIG21007005/Nps3 [ACCIDENT INVOLVING SJA4473T(OI) AND SHA3306Z(TP) ON 23/06/2021]

Dear Hsiao Tong,

Please proceed to reject the claim.

If Third party furnish video footage we may review the matter

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](mailto:Norsiah.MdNoor@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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

**Sent:** Tuesday, June 29, 2021 4:55 PM

**To:** Md Noor, Norsiah <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>

**Subject:** [EXTERNAL] [Seek Approval to Reject TP Claim] - AIG Ref: 9725052158SG // LKK Ref: CC4/AIG21007005/Nps3 [ACCIDENT INVOLVING SJA4473T(OI) AND SHA3306Z(TP) ON 23/06/2021]

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Dear Sirs/Mdm,

We refer to the above matter.

Third party reported that he saw a vacant parking lot on his right, he turned on his hazard light and kept his vehicle to the right of the lane to execute his reverse into the lot. When he was reversing into the lot, suddenly OID drove straight on his left and hit onto his front left bumper area.

OID reported that he was travelling on the left lane in a carpark. Third party came out from a parking lot and hit onto OID's car.

Based on both parties' report, OID was travelling straight while third party was reversing into a parking lot/coming out from a parking lot. We are of the view that BOLA 24 is applicable. Third party should exercise greater caution.

As such, we are intending to reject third party claim.

Kindly let us have your comments/instruction.

***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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