

Hsiao Tong (LKKAuto)

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 | 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: 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]

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

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 | fax: 6741 4108

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

Sent: Monday, 13 September 2021 2:00 pm

To: Md Noor, Norsiah <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)



vlc-record-2021-09-13-1...

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>

Sent: Friday, 9 July 2021 11:44 am

To: Hsiao Tong (LKKAuto) <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 | 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: Tuesday, June 29, 2021 4:55 PM

To: Md Noor, Norsiah <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 | fax: 6741 4108

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

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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 20 October 2021 11:23 AM
To: Jim Wong See Pah
Subject: RE: AIG - SHA3306Z AND SJA4473T ON 23.06.21 LKK REF : CC4/AIG21007005/Nps3

Without Prejudice

Dear Mr Jim,

We refer to your below email.

We have further reviewed the matter and we regret to inform you that we maintain rejection as per email dated 10/09/2021.

Thank you.

"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 | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Jim Wong See Pah <jimwong@cdge.com.sg>
Sent: Monday, 13 September 2021 1:30 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: AIG - SHA3306Z AND SJA4473T ON 23.06.21 LKK REF : CC4/AIG21007005/Nps3

Dear Ms Chew

Taxi was Infront your client's vehicle that had precedence to execute a reversed parking. However, your client was impatient and chose to overtake taxi at the inner side of taxi without exercise due care. Please refer the attached video footage.

We counter propose 50/50 and please note we are prepared to escalate to GIA if amicable settlement unable to reach.

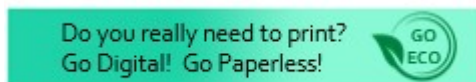
Please let us hear from you.

Thank you.

Best Regards

Jim Wong

Claims Dept / ComfortDelgro Engineering Pte Ltd



"The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party."

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

Sent: Friday, 10 September 2021 2:09 PM

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

Subject: Re: AIG - SHA3306Z AND SJA4473T ON 23.06.21 LKK REF : CC4/AIG21007005/Nps3

CAUTION : This email originated from an **external** party outside ComfortDelGro. Do not click on links or open attachment unless you know the sender.

Without Prejudice

Dear Sirs/Mdm,

Attached is a copy of our insured accident report for your easy reference.

Based on both parties' report, our driver was travelling straight while your client was reversing into a parking lot/coming out from a parking lot. We are of the view that BOLA 24 is applicable. Your client should exercise greater caution.

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.

"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,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Thursday, 9 September 2021 4:09 pm
To: Sabrina Tan Quee Ping <SabrinaTan@cdge.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; jimwong@cdge.com.sg <jimwong@cdge.com.sg>
Subject: Fw: AIG - SHA3306Z AND SJA4473T ON 23.06.21 LKK REF : CC4/AIG21007005/Nps3

Without Prejudice

Dear Sir / Madam,

Thank you for your email.

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

Hi Hsiao Tong,

FYNA, CC4/AIG21007005/Nps3

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: Sabrina Tan Quee Ping <SabrinaTan@cdge.com.sg>
Sent: Thursday, September 9, 2021 4:06 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: Jim Wong See Pah <jimwong@cdge.com.sg>
Subject: AIG - SHA3306Z AND SJA4473T ON 23.06.21

WITHOUT PREJUDICE

Dear Sirs

M/s LKK Auto Consultants Pte Ltd

Attached are our LOD documents for the above subject matter.

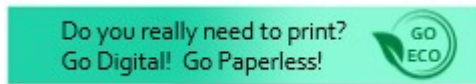
Kindly review and settle our claims amicably with our Mr Jim Wong who is copied herein.

Tel: 6214 8374 Fax: 62141843 Email: jimwong@cdge.com.sg

Thank you

Best Regards

Sabrina Tan



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