

RE: AIG Ref: 4667776050SG// LKK Ref: CC6/AIG21007460/Upa3 [ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021]

Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Fri 13/8/2021 9:51 AM

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

Hi Hsiao,

TP go from the opposite lane and has already against the traffic rules. SO TP is more down.

Pls reject.

Best regards,

Joanne Yong

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 1953

Joanne-LF.yong@aig.com | www.AIG.sg

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

Sent: Friday, August 13, 2021 9:47 AM

To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] Re: AIG Ref: 4667776050SG// LKK Ref: CC6/AIG21007460/Upa3 [ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021]

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

Hi Joanne,

Insured insisted that he is not at fault and all his point he already wrote in his email.

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: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Sent: Friday, 13 August 2021 9:39 AM

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

Subject: RE: AIG Ref: 4667776050SG// LKK Ref: CC6/AIG21007460/Upa3 [ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021]

Dear Hsiao,

Have you clear our Insured?

Thank you.

Best regards,

Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

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

Sent: Friday, August 13, 2021 9:34 AM

To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] Re: AIG Ref: 4667776050SG// LKK Ref: CC6/AIG21007460/Upa3 [ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021]

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Hi Joanne,

We have rejected third party as per instruction. However, third party claimant wrote in to appeal for this matter. Kindly refer to the attached email.

We have viewed the video repeatedly and we noticed that our insured vehicle was moving forward instead of reversing. The front right portion of our insured vehicle has veered into the other lane while moving forward and collided with third party who was overtaking.

Kindly let us have your comments/instruction in order for us to reply to third party claimant.

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

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

From: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Sent: Thursday, 5 August 2021 12:22 PM

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

Subject: RE: AIG Ref: 4667776050SG// LKK Ref: CC6/AIG21007460/Upa3 [ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021]

Dear Hsiao,

Under Bole 33. Vehicle should not overtake from the right against the flow of traffic.

That place is single lane for 2 way vehicles. In single lane we can not expect there will be another vehicle coming from behind in the opposite lane which is against traffic rules.

Pls reject Third party.

Thank you.

Best regards,

Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

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

Sent: Thursday, August 5, 2021 11:18 AM

To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] AIG Ref: 4667776050SG// LKK Ref: CC6/AIG21007460/Upa3 [ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021]

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

Dear Joanne,

We refer to the above matter.

Please be informed that our insured disputed on liability on this matter. Kindly refer to the attached email from OI which is self-explanatory.

During our tele-conversation with OI Mr Choo, he insisted that he is not at fault. The fact is that third party should not overtake a moving vehicle unless it is safe to do so. OI has viewed third party video before as he has submitted claim against TP insurer. From the video, it clearly shows that his car was moving forward and in the process of reversing into his house lot while third party overtook his car with high speed. OI said that third party statement is incorrect as his car was not parked along the side road, his car was moving in slow speed.

We have tried to explain to OI that we are looking at 50/50 basis means both parties should bear partial responsibility. We can agree that third party should not overtake his moving vehicle, but OI also needs to check the traffic condition before he reverse his vehicle. OI insisted that it is not fair to him as third party should not overtake his moving vehicle at high speed, OI hopes AIG can fight for him on this matter. OI will get his workshop to pursue claim against third party insurer.

In view of insured strongly dispute on third party claim, we seek your instruction in order for us to proceed further.

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

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

Re: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS * LKK REF: CC6/AIG21007460/pa3**

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

Fri 13/8/2021 2:00 PM

To: Specialists Motor Pte Ltd <cardoc@singnet.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; suzie.tan@gmail.com <suzie.tan@gmail.com>

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

We have further reviewed the matter and we regret to inform you that we maintain our position as per email dated 05 Aug 2021. Please refer to your client's front video again, our insured vehicle's front right wheel rim is moving forward instead of reversing.

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

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

From: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>

Sent: Thursday, 12 August 2021 1:13 PM

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

Cc: Admin A <admin-a@lkkauto.com>; 'Suzie Tan' <suzie.tan@gmail.com>

Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK REF: CC6/AIG21007460/pa3

Attached video(rear) for your perusal.

From: SPECIALISTS MOTOR PTE LTD [mailto:cardoc@singnet.com.sg]

Sent: Thursday, 12 August, 2021 1:12 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Suzie Tan' <suzie.tan@gmail.com>

Subject: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK REF: CC6/AIG21007460/pa3

Dear Hsiao Tong

Forward an email from my customer.

Attached scene photo and video(front) for your perusal.

Kindly have your reply as soon as possible.

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

From: Suzie Tan [<mailto:suzie.tan@gmail.com>]
Sent: Thursday, 12 August, 2021 11:45 AM
To: cardoc@singnet.com.sg
Subject: Response to LKKAuto letter dated Aug 11.

Dear Hui Lin

Pls see below my response to LKKAuto's letter. Kindly forward this to them, together with the video and the photo, post accident.

“

Dear Sirs/Mdm,

I refer to your email of 11 August that is marked “Without Prejudice” to Hui Lin of Specialists Motor Pte Ltd.

This response is open and I will use it as required before the appropriate forum.

The sequence of events and the incident description put forward by the Insured is an outright fabrication, and clearly inconsistent with the video from the dash camera (as attached).

The Insured was not moving forward slowly. He was reversing his vehicle without due regard and without keeping a proper look out. In fact, the incident was caused when he reversed his car and the front portion veered into the other lane that I was in while overtaking. He had gone into the other lane as well - the photo attached clearly shows that he was indeed partly on the other lane. I note the gates of his house was open. To say that he was “focused with oncoming traffic” is clearly self serving. The road is a dead end cul-de-sac with two houses at the end of the road (as can be seen in the video). In any case, your insured is supposed to keep a look out in all directions, in particular since he was reversing.

It is therefore regrettable that the insured and your principal are denying any liability. Since the insured is taking a factual position which was obviously untrue, it appears clear that I have no choice but to escalate this matter.

I respectfully request that you look into the matter, considering the evidence that were submitted.

All my rights are expressly reserved. Thank you.

Regards
Suzie Tan Sze Sze
”



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