

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 15 December 2022 10:59 AM
To: hlindner@gmail.com
Subject: RE: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

Dear Sirs,

We have reviewed the matter and we recommended that the parties consider sharing liability at 50:50 where conflicting versions are presented and there is no evidence in favour of either party. We shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 26 January 2022 1:25 PM
To: hlindner@gmail.com
Subject: RE: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

Dear Mr Holger,

We refer to the above matter.

Please let us know the outcome of your counter claim status.

Thank you.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

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

Sent: Friday, 13 August 2021 1:37 PM

To: hlindner@gmail.com

Subject: Fw: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

Dear Mr Holger,

We, LKK Auto Consultants Pte Ltd are appointed by your car insurer AIG as loss adjuster/surveyor to deal with third party claim. Our objective is to deal and negotiate with third party motor claimants on insurer's behalf, with a view to derive at amicable settlement through numerous negotiations with third party claimants. Our Principal, the insurer will pay us settling fee after claim settlement for the service rendered in accordance with the agreement reached between us.

Hope the above clarified.

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: Holger Lindner <hlindner@gmail.com>

Sent: Tuesday, 10 August 2021 9:25 PM

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

Subject: Re: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

Dear Ms Chew,

for my understanding, may I ask you to share with me

a) what exactly is your role,

b) who contracted you,

- c) what are your targets/deliverables in this process and
- d) how/by whom your services are being compensated ?

Please excuse my ignorance but I would like to understand how we can all support each other effectively.

Many thanks and cheers
Holger Lindner

On Tue, 10 Aug 2021 at 11:08, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Mr Holger,

We take note on your below email.

Please let us know the outcome of your counter claim status.

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: Holger Lindner <hlindner@gmail.com>
Sent: Wednesday, 4 August 2021 3:54 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Pauline Ng <ng.pauline6@gmail.com>; alan.quek@cyclecarriage.com.sg <alan.quek@cyclecarriage.com.sg>
Subject: Re: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

Dear Ms Chew,

my name is Holger and I am Pauline's husband.

I will take over the process on our end from now onwards and have also copied Alan of Cycle & Carriage to keep him fully in the loop.

On Monday, I had agreed with Alan to not accept settling for 50/50 but to continue to negotiate with the other party.

I would expect you and the other party to please establish the facts of the accident:

a) The other party is a Grab driver and has access to his onboard camera. I understand that NTUC Income currently refuses to provide us access to the onboard camera. This is creating some serious doubts on why NTUC Income is holding back facts.

If our case against the other driver is not valid, why not have the decency to prove it with the footage.

b) My wife's car was stationary when she was hit by the other car. To put part of the blame to the driver of a stationary car is unheard of and unethical.

Please settle this case based on facts and in our best interest, not only in the interest of the middlemen.

Thank you and best regards
Holger LINDNER

On Wed, 4 Aug 2021 at 10:12, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Ms Pauline,

Noted. We have received a copy of your amended accident report from AIG.

As mentioned in our email dated 23 July 2021, we recommended that the parties consider sharing liability at 50:50 where conflicting versions are presented and there is no evidence in favour of either party. We shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

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: Pauline Ng <ng.pauline6@gmail.com>

Sent: Friday, 23 July 2021 12:11 PM

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

Cc: hlindner@gmail.com <hlindner@gmail.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

I have sent my report and sketch to Alan from cycle and carriage. He will also provide the amendment to you.
Thanks

On 23 Jul 2021, at 09:15, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Ms Pauline,

Thank you for your email.

As discussed, we understand that your vehicle was still within the left lane and very close to the lane marking before you could filter to the right lane. Your vehicle was stationary and side swiped by third party vehicle. However there is no video footage to support either version.

Solely for the purpose of facilitating settlement, we recommended that the parties consider sharing liability at 50:50 where conflicting versions are presented and there is no evidence in favour of either party. We shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Please call us if you have any queries.

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: Pauline Ng <ng.pauline6@gmail.com>

Sent: Wednesday, 21 July 2021 7:31 PM

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

Subject: Fwd: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

Begin forwarded message:

From: pauline Ng <ng.pauline6@gmail.com>

Date: 21 July 2021 at 18:59:34 SGT

To: chewht@lkkauto.com, Holger Lindner <hlindner@gmail.com>, Pauline PL Ng <ng.pauline6@gmail.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

Dear Ms Chew,

I am the driver - Ng Poh Li. The car SKL8820D is owned under my husband - Holger Lindner. Please use these emails for future correspondence.

I do not have an onboard camera and hence unable to provide video evidence. The other driver SKD5386C is a grab driver (he had a passenger during the accident) and I believe he will have on board camera. Are you able to request for the footage? The footage will provide evidence for the facts of the accident as per below:

- 1) There was a major traffic jam on Bukit Timah during the accident
- 2) All vehicles were moving at a slow speed
- 3) I signalled right to indicate my intention to move to the lane on my right
- 4) The car in front of me stopped and I did not have enough clearance to filter right
- 5) My car was stationary after this
- 6) From my side mirror, I saw SKD5386C approaching very close to the right side of my car.
- 7) I honked to get his attention to stop but he continued to drive forward slowly. Upon hitting my stationary car, he continued to inch forward slowly. He was not AWARE
- 8) I lowered my window and put out my hand to wave at him to stop his car before his left side mirror collide with my right side mirror
- 9) He managed to stop his car just before the 2 side mirrors smash into each other

Please contact me if you require more information. Thank you

Regards,

Pauline

On Tue, 20 Jul 2021 at 04:17, holger@liconsult.com.sg <holger@liconsult.com.sg> wrote:

Begin forwarded message:

From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
Date: 19 July 2021 at 10:29:17 GMT+2
To: holger@liconsult.com.sg
Subject: Claim Notification - ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

19 July 2021

**Mr Holger Helmuth
Linden
Only]**

[By Email

Driver: Ng Poh Li

Dear Sir/Madam,

You Ref: SKL8820D

Our Ref: CC4/AIG21007544/ps3

ACCIDENT INVOLVING SKL 8820D(AIG) AND SKD 5386C AT/ALONG BUKIT TIMAH RD ON 09/07/2021

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third-party claim against your policy.

We have received a claim from SKD5386C against your insurance policy.

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 02/08/2021**, 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 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.

Thank you.

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](#) |
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