

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 25 January 2022 1:59 PM  
**To:** s.indranil@gmail.com  
**Subject:** RE: Claim Notification - ACCIDENT INVOLVING SKK 5305A(AIG) AND SHC 1465A AT/ALONG 22 HOUGANG STREET 21 ON 10/07/2021  
**Attachments:** SF (1).JPG; SF (2).JPG; SF (3).JPG; SF (4).JPG; SF (5).JPG; SF (6).JPG; SF (7).JPG

Dear Mr Indranil,

For an update, we have reviewed the matter and based on all the available information on hand, we are of the view that liability is not in your driver's favour as your vehicle coming out from parking lot and collided onto third party vehicle.

We understand that you would like to know the repair cost on third party vehicle. Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third party vehicle is consistent to the nature of accident as reported. The adjusted repair cost to third party vehicle is at \$ 1,514.90(before GST) with 2 repair days. The repair cost included the replacement of rear bumper, rear bumper advertisement & labour charges. We attached here with the damage photos during our inspection for your easy reference.

The final claim amount including repair cost, rental fee & disbursement will be at \$2,150.00.

We will therefore proceed to negotiate for an amicable settlement with the Third Party. Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

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.

*"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](mailto:chewht@lkkauto.com) |

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

S(408933)

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

**Sent:** Thursday, 29 July 2021 10:50 AM

**To:** Indranil Sen <s.indranil@gmail.com>

**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SKK 5305A(AIG) AND SHC 1465A AT/ALONG 22 HOUGANG STREET 21 ON 10/07/2021

Dear Mr Indranil,

We acknowledge receipt of the following: -

- 2) Police Report filed by Gopa Sen
- 3) Additional e-mail clarifications sent to AIG by me
- 5) Name and phone number of witness who was present

For your info, third party injury claim will be handled by AIG claim office Mr Hai Chuan, and you may liaise with him on injury claim(if any).

We are handling the claim for the damages sustained to the taxi. We will update you on the claim amount after adjustment was made.

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

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

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**From:** Indranil Sen <[s.indranil@gmail.com](mailto:s.indranil@gmail.com)>

**Sent:** Wednesday, 28 July 2021 7:04 PM

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

**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SKK 5305A(AIG) AND SHC 1465A AT/ALONG 22 HOUGANG STREET 21 ON 10/07/2021



# SINGAPORE POLICE FORCE



Police Station Of Origin:  
Clementi N.P.C  
20 Clementi Avenue 5 SINGAPORE 129858  
Tel No: 1800-8729999

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made:  
14/07/2021 22:31

Vide Report No.:

### Informant's Particulars

Name of Informant:  
GOPA SEN

Address:  
60 WEST COAST CRESCENT #03-0

ID Type / ID No.:  
NRIC NO / S2715792J

Contact No.:  
Home/Office: Mobil

Nationality:  
SINGAPORE CITIZEN

Email:

Sex: Age: Date of Birth:  
Female 57 01/04/1964

Type of Informant:  
Driver

Race:  
Indian

Language: Institu

Occupation:  
RESEARCHER

Driving Licence Information:  
Class: Date

### General Information of the Accident

Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 10/07/2021 13:3
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Location:

HOUGANG STREET 21

Weather:  
Drizzling

Road Surface:  
Wet

Traffic Flow:  
Two Way

Traffic Control:  
Not Controlled

Type of Collision:  
Between Moving Vehicles - Head To Rear





# SINGAPORE POLICE FORCE

Police Station Of Origin:  
Clementi N.P.C  
20 Clementi Avenue 5 SINGAPORE 129858  
Tel No: 1800-8729999

CONTINUATION OF REPORT

Driver		
Name	GOPA SEN	ID N
Related Vehicle	NIL	Cor
Hospital/Clinic	NIL	Clas Driv Lic Exp
Date Treatment	NIL	Date Discharg
No. of Days granted Medical Leave	NIL	Degree of Injur
Driver		
Name	Soon Yeow Hang	ID N
Related Vehicle	NIL	Cor
Hospital/Clinic	NIL	Clas Driv Lic Exp
Date Treatment	NIL	Date Discharg
No. of Days granted Medical Leave	NIL	Degree of Injur

### **Brief Details.**

On 10/07/2021 at about 1330hrs, I was driving my vehicle (Silver Toy registration number SKK5305A) out of a parking lot at a carpark local. At the time I was moving out of the lot, there was a vehicle parked on the left result my view on the left was partially blocked. This was when a taxi with the following registration number SHC1465A) drove pass my ve







# SINGAPORE POLICE FORCE



Police Station Of Origin:  
Clementi N.P.C  
20 Clementi Avenue 5 SINGAPORE 129858  
Tel No: 1800-8729999

CONTINUATION OF REPORT

## Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to  
the certificate with you now, please fax a copy to 65474885 stating the report

Signature Of Officer Recording The Report:

Signature Of Informant

On 28 Jul 2021, at 1:46 PM, Indranil Sen <[s.indranil@gmail.com](mailto:s.indranil@gmail.com)> wrote:

Dear Ms. Chew,

On 28 Jul 2021, at 11:59 AM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Dear Mr Indranil,

Thank you for your email.

We have received a copy of the following from AIG: -

- 1) Accident Report
- 4) Video from our in car camera

Appreciate if you could send us the following documents for our further action: -

- 2) Police Report filed by Gopa Sen
- 3) Additional e-mail clarifications sent to AIG by me
- 5) Name and phone number of witness who was present

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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S(408933)

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**From:** Indranil Sen <[s.indranil@gmail.com](mailto:s.indranil@gmail.com)>

**Sent:** Monday, 26 July 2021 9:48 PM

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

**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SKK 5305A(AIG) AND SHC 1465A AT/ALONG 22 HOUGANG STREET 21 ON 10/07/2021

Dear Ms. Chew,

We are assuming you have received the following from AIG:

- 1) Accident Report

- 2) Police Report filed by Gopa Sen
- 3) Additional e-mail clarifications sent to AIG by me
- 4) Video from our in car camera
- 5) Name and phone number of witness who was present. (I would strongly urge to have a word with him).

Please let me know if you have not received any of the above. I can send them to you.

We unfortunately don't have additional information or evidence.

Thanks in advance.

Best Regards  
Indranil

On 23 Jul 2021, at 11:26 AM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

23 July 2021

**Mr Indranil Sen**  
Driver: Sen Gopa

[By Email Only]

Dear Sir/Madam,

**You Ref: SKK5305A**  
**Our Ref: CC4/AIG21007561/T1pa3**  
**ACCIDENT INVOLVING SKK 5305A(AIG) AND SHC 1465A AT/ALONG**  
**22 HOUGANG STREET 21 ON 10/07/2021**

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 SHC 1465A 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 03/08/2021**, 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**

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