

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 27 April 2022 11:28 AM
To: Andrew Thng
Cc: Tan, Bennie-WZ
Subject: RE: [SPAM]Re: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3
*** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Hi Mr Andrew,

We were alerted by your vehicle insurance M/S AIG to contact you due to some issue. However, I tried calling you but no answer.

Kindly let us know your convenient time to call you.

Thanks

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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



Save the Earth. Print only when necessary.

From: Andrew Thng <andrew_thng@hotmail.com>
Sent: Thursday, 13 January 2022 1:57 pm
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Subject: Re: [SPAM]Re: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Dear Ms Chong

Thank you for the information and thank you for the time to help me, it really meant a lot to me.

Regard
Andrew

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Thursday, January 13, 2022 12:07:41 PM
To: Andrew Thng <andrew_thng@hotmail.com>

Subject: RE: [SPAM]Re: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Dear Andrew,

The parts and repair are only those at the bumper area.

Thanks

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.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Cecilia Chong | Case Handler

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From: Andrew Thng <andrew_thng@hotmail.com>

Sent: Thursday, 13 January 2022 11:19 am

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: Re: [SPAM]Re: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Dear Ms Chong

I believe the finding of 50/50 is fair, it was a small bump. Kindly let me have insight of what is going to be payable please. I honestly feel that if the claim is on the bumper we are good, anything more than that is a fraud, strictly my own opinion. Kindly let me know the claimant amount.

Thanks & Regards

Andrew Thng

From: Andrew Thng <andrew_thng@hotmail.com>

Sent: Thursday, January 13, 2022 10:54:14 AM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: Re: [SPAM]Re: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Dear Ms Chong,

In view of this where no evidence stating that there are damages due to the incident, why am I slap with a 50/50? So, Can I claim another party when the car door hit my car when he open his door? I totally do not agree to the decision and felt that it is totally a false claim.

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Sent: Wednesday, January 12, 2022 16:41

To: Andrew Thng

Subject: RE: [SPAM]Re: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Dear Andrew,

We have completed our investigation. Both parties do not have concrete evidence to support the claim.

In view of above, we will settle with Third Party at 50/50 instead of in full.

Kindly reply back within the next 3 days if there are issue, after which if fail to receive reply, we will proceed to settle with Third Party.

Thanks

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"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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From: Andrew Thng <andrew_thng@hotmail.com>

Sent: Thursday, 28 October 2021 7:40 pm

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: [SPAM]Re: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Dear Ms Chong

Understand rules apply to scenario with factual evidences. But this case there are no actual collision or physical damages and not even paint marks are on the car itself. Can I ask what are the damages they are claiming?

Thanks
Andrew

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Sent: Thursday, October 28, 2021 7:32:34 PM

To: Andrew Thng <andrew_thng@hotmail.com>


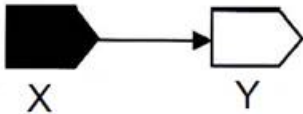
Subject: RE: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Hi Andrew,

Thanks for your email.

Kindly note that for liability in an accident issue, it will be based on the BOLA to justify who has the right of way.

However, based on your report and statement, BOLA apply at scenario 27, attached below for your reference.

	SCENARIO	DESCRIPTION	 X
	FRONT TO REAR COLLISION		
27.		Driver of the vehicle X will be 100% liable for losses incurred by the vehicle Y	100

However, we will notify our surveyor to check on the damage consistency and also to adjust the repair cost accordingly and low the cost to the lowest.

In view of above, we will proceed to settle this matter with Third Party at best and do note that the NCD will be affected.

Thanks

"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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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Auto
Consultants
Pte Ltd

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From: Andrew Thng <andrew_thng@hotmail.com>

Sent: Thursday, 28 October 2021 6:35 pm

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: Re: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Dear Ms Chong

Thank you for the email. I believed you had all the photos from me and the claimant. Unfortunately my car cam had accidentally turn off due to the battery pack under the seat was unintentionally kick to off mode.

As mention in my report that the accident does not cause any damages or injuries to the stated party and I certainly feel that it is a fraud claim. I am ready to make a police report based on my stand. Please kindly advise

Thanks

Andrew Thng

90678197

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Sent: Thursday, October 28, 2021 6:20:56 PM

To: andrew_thng@hotmail.com <andrew_thng@hotmail.com>

Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21009722/Ugs3 *** ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021 ***

Our Ref: CC4/AIG21009722/Ugs3

28 OCTOBER 2021

THNG HAN TIONG

Dear Sir/Madam,

ACCIDENT INVOLVING SKL 4704H & SGV 9079R ON 14/09/2021

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from **SGV 9079R**.

Based on the accident report and accident scenario, liability is down against us. 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 3 days from the date of this letter.

Kindly let us have the following:

1. Accident video footage

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

"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.

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