

Hsiao Tong (LKKAuto)

From: christine lim <christinelimster@gmail.com>
Sent: Thursday, 2 December 2021 1:44 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: Your ref: CC4/AIG21011135/ps3 [ACCIDENT INVOLVING SKQ 4973X(AIG) AND SHD 4826S ON 29/10/2021]

Dear Hsiao Tong,

Thank you for calling me and explaining. I guess as they say "the camera never lies"! so all I can think is it was a blind spot or he was travelling much faster than I thought!

I still wonder why he ran off so hastily without exchanging names, insurance etc. Anyway, it was an unpleasant experience and I look forward to putting it behind me.

My husband has been in China for 18 months now and I have to take his car out every now and then as it is just sitting outside the house not being used, I am looking forward to the travel restrictions easing and his return to Singapore before too long.

Best wishes
Christine

On Wed, 1 Dec 2021 at 14:14, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Ms Christine,

Thank you for picking up my call earlier.

For third party driver's injury claim, we have forwarded to AIG respective claim officer to deal with it.

As discussed, for third party's taxi damages claim, we have reviewed the matter and we are of the view that we do not have a good defense towards the claim submitted by SHD4826S as third party has submitted a copy of the video footage to shows that: -

1. third party was driving straight within his lane,
2. your vehicle was coming out from minor road and filtered into third party's lane.

Under Motor Accident Guide, any vehicle approaching the major road from a minor road should give way to oncoming traffic on the major road and changed lane when it is safe to do so. In view of the above, we regret to inform that we do not have a good case to defense and will have to proceed to settle the claim at best terms to avoid further litigation.

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.

"The video footage is confidential information and is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party."

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: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: christine lim <christinelimster@gmail.com>
Sent: Tuesday, 30 November 2021 2:17 pm
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Your ref: CC4/AIG21011135/ps3

Dear Sirs

I have tried calling you but my calls have not been returned.

I am referring to the above case, having not heard further from you since your letter dated 3rd November.

I am concerned because I have since received a letter dated 17th November from Kuru & Co (copied to AIG, 78 Shenton Way) stating that this taxi driver, who drove into me, is now claiming injuries!! This is totally absurd. So much so that I am now wondering if this is a scam and he drove into me on purpose. The damage was so minimal and he then approached me in such an aggressive manner, that I had decided not to even report the incident - a move which was corroborated by the police who told me a report was not necessary in such an incident. Now I am wondering if I should make a claim from his insurance!

The fact is that when he came towards me in such a fashion my passenger was alarmed and got out to take photos as she was concerned for my safety. Seeing her, he quickly went back to his cab and drove off without even exchanging names. I assumed because he realized I had a witness. Now I hear he is making absurd claims and I hope you will be dealing with the situation appropriately. If he is allowed to get away with this he may try it again which would be extremely dangerous. I have been to Wearnes to make my report and they told me the damage can be rectified with a simple polish, which I have not done yet, because I am waiting to hear the outcome of this 'case'.

I would appreciate an update of the situation and would have copied this to AIG but do not have their email address.

Sincerely,
Christine Lim