

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 7 July 2022 10:01 AM  
**To:** Bazlin Ahmad  
**Cc:** Admin A; Wu Tzu Ying; Subramanian Kasi; CS A Team  
**Subject:** RE: LOD FINAL SETTLEMENT FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071 LKK REF : CC4/AIG21011253/Ers3  
**Attachments:** DV\_SBS6367D.pdf

Without Prejudice

Dear Lynn,

Thank you for your acceptance.

Please duly sign the documents enclosed and return to us (LKK) for our necessary action.

**“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.”**

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:** Bazlin Ahmad <Bazlin.Ahmad@towertransit.sg>  
**Sent:** Wednesday, 6 July 2022 10:28 AM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Wu Tzu Ying <Wu.Zy@towertransit.sg>; Subramanian Kasi <Subramanian.kasi@towertransit.sg>; CS A Team <cs-a@lkkauto.com>  
**Subject:** RE: LOD FINAL SETTLEMENT FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071 LKK REF : CC4/AIG21011253/Ers3

Hi Hsiao Tong

We agree with your principal insured offer of global sum of \$5,100.00(all-in).  
Please forward us your DV soonest.

Thank You

Best Regards

*Lynn Ahmad*

Senior Executive, Claims

Mobile +65 9199 0025

Email [bazlin.ahmad@towertransit.sg](mailto:bazlin.ahmad@towertransit.sg)



Tower Transit Singapore Pte Ltd

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Registration number 201419417K

[www.towertransit.sg](http://www.towertransit.sg)

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

**Sent:** Wednesday, July 6, 2022 10:00 AM

**To:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>; Subramanian Kasi <[Subramanian.kasi@towertransit.sg](mailto:Subramanian.kasi@towertransit.sg)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Subject:** RE: LOD FINAL SETTLEMENT FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071 LKK REF : CC4/AIG21011253/Ers3

## [EXTERNAL EMAIL]

Without Prejudice

Dear Lynn,

Apologised for late response.

We propose settlement at a global sum of **\$5,100.00(all-in)**.

Please confirm acceptance.

**“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.”**

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)

---

**From:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Sent:** Wednesday, 6 July 2022 9:06 AM

**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; [ClaimsAdminSupport@aig.com](mailto:ClaimsAdminSupport@aig.com); AIG SGP, Claims-Survey <[AIGSGP\\_ClaimsSurvey@aig.com](mailto:AIGSGP_ClaimsSurvey@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>; Subramanian Kasi <[Subramanian.kasi@towertransit.sg](mailto:Subramanian.kasi@towertransit.sg)>

**Subject:** RE: LOD FINAL SETTLEMENT FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071 LKK REF : CC4/AIG21011253/Ers3

**Importance:** High

Dear LKK & AIG

We refer to our previous email dated 26<sup>th</sup> Nov 2021 @ 9:00 AM, we are still waiting for your kind offer.

Appreciate if you could make an offer soonest.

Thank You

Best Regards

*Lynn Ahmad*

Senior Executive, Claims

Mobile +65 9199 0025

Email [bazlin.ahmad@towertransit.sg](mailto:bazlin.ahmad@towertransit.sg)



Tower Transit Singapore Pte Ltd

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Friday, November 26, 2021 10:39 AM

**To:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>; Subramanian Kasi <[Subramanian.kasi@towertransit.sg](mailto:Subramanian.kasi@towertransit.sg)>

**Subject:** Fw: LOD FINAL SETTLEMENT FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071 LKK REF : CC4/AIG21011253/Ers3

Without Prejudice

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Jaslin,

FYNA, CC4/AIG21011253/Ers3

***To check availability of the case handler, you may contact the undersigned.***

***\*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.***

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

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**From:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Sent:** Friday, November 26, 2021 9:00 AM

**To:** [ClaimsAdminSupport@aig.com](mailto:ClaimsAdminSupport@aig.com) <[ClaimsAdminSupport@aig.com](mailto:ClaimsAdminSupport@aig.com)>; AIG SGP, Claims-Survey <[AIGSGP\\_ClaimsSurvey@aig.com](mailto:AIGSGP_ClaimsSurvey@aig.com)>; [Lily.Tan@aig.com](mailto:Lily.Tan@aig.com) <[Lily.Tan@aig.com](mailto:Lily.Tan@aig.com)>; [Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com) <[Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com)>; [Lee-Ying.Chin@aig.com](mailto:Lee-Ying.Chin@aig.com) <[Lee-Ying.Chin@aig.com](mailto:Lee-Ying.Chin@aig.com)>; [Baljit.Kaur@aig.com](mailto:Baljit.Kaur@aig.com) <[Baljit.Kaur@aig.com](mailto:Baljit.Kaur@aig.com)>; [ShengYang.Lim@aig.com](mailto:ShengYang.Lim@aig.com) <[ShengYang.Lim@aig.com](mailto:ShengYang.Lim@aig.com)>; [NoorMariesa.AbuKassim@aig.com](mailto:NoorMariesa.AbuKassim@aig.com) <[NoorMariesa.AbuKassim@aig.com](mailto:NoorMariesa.AbuKassim@aig.com)>; [Yinrul.Hor@aig.com](mailto:Yinrul.Hor@aig.com) <[Yinrul.Hor@aig.com](mailto:Yinrul.Hor@aig.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>; Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Cc:** Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>; Subramanian Kasi <[Subramanian.kasi@towertransit.sg](mailto:Subramanian.kasi@towertransit.sg)>

**Subject:** LOD FINAL SETTLEMENT FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

Our ref : TTS/BU/2122/185

Your ref : *Please Advise*

**WITHOUT PREJUDICE**

Dear Sir/Mdm,

**ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071.**

We understand that you are the insurer of vehicle no. SBC9663M which was involved in the above accident with our bus no. SBS6367D.

We are of the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair	: \$	4,191.06	(inclusive of 7% gst)
Loss of Use	: \$	1,800.00	(\$300 x 6days incl PRI req., PH & Survey day)
LTA / GIA Search Fees	: \$	2.00	(enclosed)
<b>Total</b>	<b>: \$</b>	<b>5,993.06</b>	

We look forward to hearing from you early in order to resolve this matter amicably.

We are submitting this claim in demand for direct settlement.

We enclosed herewith the necessary documents to support the claims.

**Kindly review and revert within the next (7) seven days.**

**Failure of which the case shall be send to our solicitor without further advice.**

Thank You

Best Regards

*Lynn Ahmad*

**Senior Executive, Claims**

Office +65 6248 0987 | Mobile +65 9199 0025

Email [bazlin.ahmad@towertransit.sg](mailto:bazlin.ahmad@towertransit.sg)

Working hours : Mon – Fri ~ 9am – 6pm

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**Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Registration number 201419417K

[www.towertransit.sg](http://www.towertransit.sg)

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**From:** Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>

**Sent:** Thursday, November 25, 2021 9:31 PM

**To:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Cc:** Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>

**Subject:** COR FINALISATION : PRI FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

Hi Lynn,

Kindly refer our finalize \$3916.88 (P/P, before GST). 3 repair days.

Thanks.

Best Regards,

**Steve Chen** | Automotive Assessor

**LKK Auto Consultants Pte Ltd**

Phone: 81117723/6256-3561 | email: [stevenfoong@lkkauto.com](mailto:stevenfoong@lkkauto.com) | fax: 6256-4315

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

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**From:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Sent:** Thursday, 25 November 2021 4:00 pm

**To:** Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Cc:** Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>

**Subject:** COR FINALISATION : PRI FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

Hi Steve

Please find attached photos.

Appreciate if you could finalise soonest

Thank You

Best Regards

*Lynn Ahmad*

Senior Executive, Claims

Office +65 6248 0987 | Mobile +65 9199 0025

Email [bazlin.ahmad@towertransit.sg](mailto:bazlin.ahmad@towertransit.sg)

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**Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Registration number 201419417K

[www.towertransit.sg](http://www.towertransit.sg)

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**From:** Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>

**Sent:** Tuesday, November 9, 2021 9:58 PM

**To:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Subject:** Re: SUPPLEMENTARY : PRI FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

Hi Lynn,

Noted. Please proceed.

Thanks.

Best Regards,

Steve Chen | Automotive Assessor

LKK Auto Consultants Pte Ltd

Phone: 81117723/6256-3561 | email: [stevenfoong@lkkauto.com](mailto:stevenfoong@lkkauto.com) | fax: 6256-4315

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

---

**From:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Sent:** Tuesday, 9 November 2021 9:12 am

**To:** Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Cc:** Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>; Wei Siong Liam <[WeiSiong.Liam@towertransit.sg](mailto:WeiSiong.Liam@towertransit.sg)>

**Subject:** RE: SUPPLEMENTARY : PRI FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

Hi Steve

As per your conversation with Jason earlier, please find attached revised supplementary estimate.

Thank You

Best Regards

*Lynn Ahmad*

Senior Executive, Claims

Office +65 6248 0987 | Mobile +65 9199 0025

Email [bazlin.ahmad@towertransit.sg](mailto:bazlin.ahmad@towertransit.sg)

Working hours : Mon – Fri ~ 9am – 6pm

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21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Registration number 201419417K

[www.towertransit.sg](http://www.towertransit.sg)

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**From:** Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>

**Sent:** Monday, November 8, 2021 6:19 PM

**To:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Cc:** Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>

**Subject:** SUPPLEMENTARY : PRI FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

Hi Lynn,

Kindly refer the attached file. Item 1 is repeated.

Thanks

Best Regards,

Steve Chen | Automotive Assessor

LKK Auto Consultants Pte Ltd

Phone: 81117723/6256-3561 | email: [stevenfoong@lkkauto.com](mailto:stevenfoong@lkkauto.com) | fax: 6256-4315

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

---

**From:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Sent:** Monday, 8 November 2021 5:33 pm

**To:** Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Cc:** Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>

**Subject:** SUPPLEMENTARY : PRI FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

Hi Steve

Please find attached Supplementary items and photos.

Thank You

Best Regards

*Lynn Ahmad*

Senior Executive, Claims

Office +65 6248 0987 | Mobile +65 9199 0025

Email [bazlin.ahmad@towertransit.sg](mailto:bazlin.ahmad@towertransit.sg)

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**Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Registration number 201419417K

[www.towertransit.sg](http://www.towertransit.sg)

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**From:** AIG SGP, Claims-Survey <[AIGSGP\\_ClaimsSurvey@aig.com](mailto:AIGSGP_ClaimsSurvey@aig.com)>

**Sent:** Wednesday, November 3, 2021 3:56 PM

**To:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>

**Cc:** Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>; Selamat Bin Basir <[Selamat.Basir@towertransit.sg](mailto:Selamat.Basir@towertransit.sg)>; Wei Siong Liam <[weisiong.liam@towertransit.sg](mailto:weisiong.liam@towertransit.sg)>

**Subject:** RE: PRI FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

Hi Bazlin,

We will be appointing LKK to conduct the survey.

Thank you.

AIG Claims Survey.

---

**From:** Bazlin Ahmad <[Bazlin.Ahmad@towertransit.sg](mailto:Bazlin.Ahmad@towertransit.sg)>  
**Sent:** Wednesday, November 3, 2021 3:34 PM  
**To:** AIG SGP, Claims-Survey <[AIGSGP\\_ClaimsSurvey@aig.com](mailto:AIGSGP_ClaimsSurvey@aig.com)>  
**Cc:** Wu Tzu Ying <[Wu.Zy@towertransit.sg](mailto:Wu.Zy@towertransit.sg)>; Selamat Bin Basir <[Selamat.Basir@towertransit.sg](mailto:Selamat.Basir@towertransit.sg)>; Wei Siong Liam <[weisiong.liam@towertransit.sg](mailto:weisiong.liam@towertransit.sg)>  
**Subject:** [EXTERNAL] PRI FOR ACCIDENT INVOLVING SBS6367D & SBC9663M ON 02/11/2021 @ 23:58HRS AT ALONG UPP BT TIMAH RD B4 BUS STOP 42071

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

**WITHOUT PREJUDICE**

Dear Sir / Mdm,

We would like to notify you of a road accident on **02/11/2021** at about **23:58hrs** along **Upper Bukit Timah Road** before bus stop **42071** involving our bus, **SBS6367D** & your insured vehicle **SBC9663M**.

As a result of this accident, our bus has been damaged. Before we proceed to repair the damaged bus, please let us know **within the next 48 hours** if you wish to conduct a pre-repair survey of our bus. If we do not receive any reply from you within the stipulated timeline, we shall proceed to repair the bus without any further reference to you.

- *Please be informed that bus is already in our premises; hence survey can be conducted any time.*

**Survey Location : Tower Transit Singapore Pte Ltd**

## **BULIM DEPOT**

Address : 21 Bulim Drive, Singapore 648170  
Contact Person : Lynn Ahmad @ 9199 0025  
➤ *Body & Paint* : - Jason Wei @ 8691 9663  
➤ *Workshop Manager* : - Selamat @ 9339 0245

Thank You

Best Regards

### **Senior Executive, Claims**

Office +65 6248 0987 | Mobile +65 9199 0025

Email [bazlin.ahmad@towertransit.sg](mailto:bazlin.ahmad@towertransit.sg)

Working hours : Mon – Fri ~ 9am – 6pm

Close on Sat, Sun & PH

### **Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Registration number 201419417K

[www.towertransit.sg](http://www.towertransit.sg)

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