

## Hsiao Tong (LKKAuto)

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**From:** Tan Lee Gek (StridesASvcs/FM&SuppSvcs/Claims & IA/Claims & IA)  
<LeeGek.Tan@strides.com.sg>  
**Sent:** Tuesday, 19 October 2021 9:09 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** URGENT / REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP  
284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF:  
CC3/LCR17011569/K1db3q2-1  
**Attachments:** VIDEO-2021-10-18-16-23-16.mp4

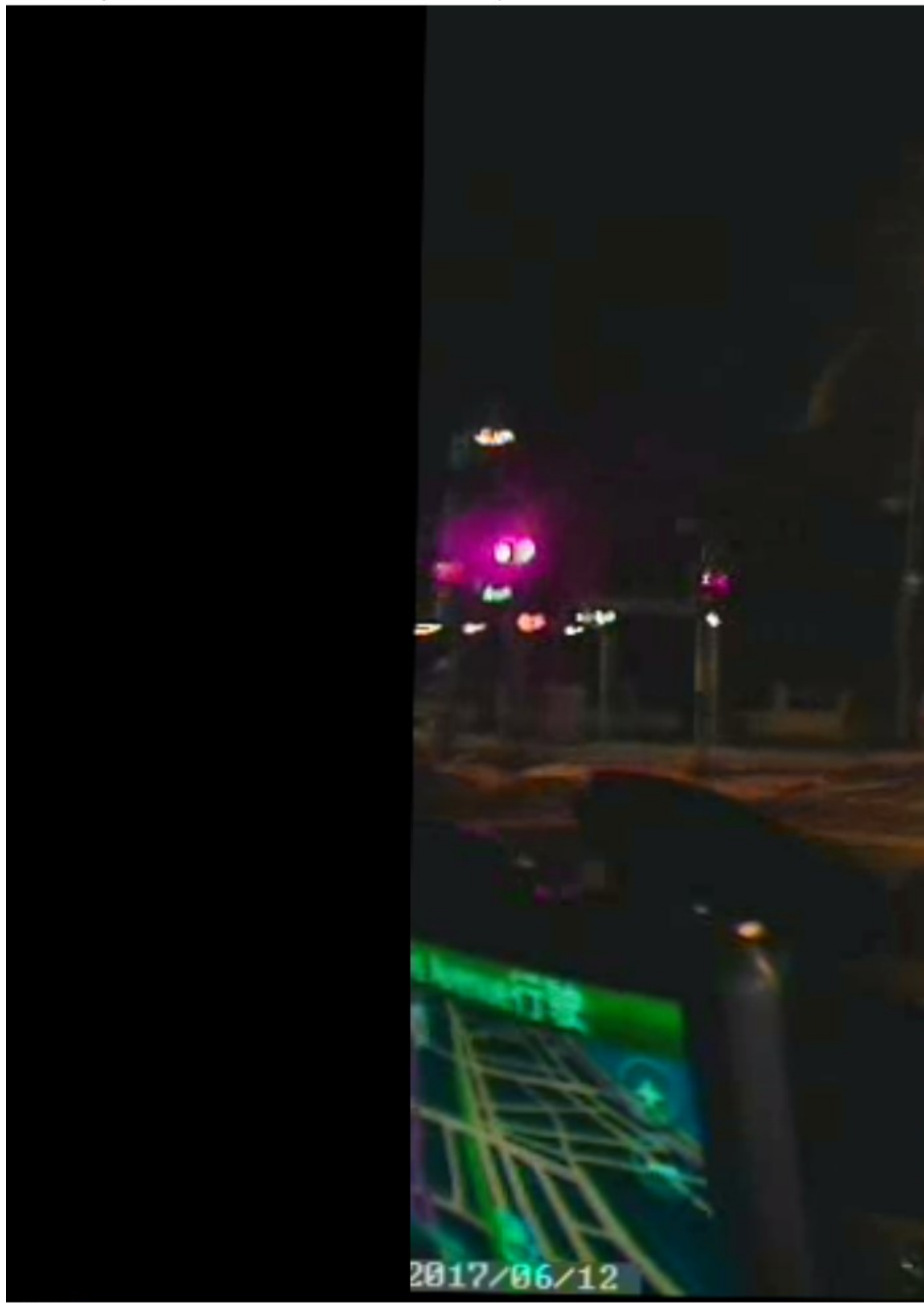
Dear Hsiao Tong,

We attach a longer video footage as requested and the screen shot to show the movement of your insured's vehicle.

Please let us know by **26<sup>th</sup> October 2021** if your principal is prepared to settle our claim at 50% at this stage in view of the small claim.

Please be informed that to-date, we did not receive any claim from your principal or your insured.

Screen shot 1 – showed your insured straddling in between 2 lanes despite no parking vehicle on his right. From its movement, it showed  $\frac{3}{4}$  of his vehicle on the extreme right lane.



[Screen shot 2](#) - showed half of your insured's vehicle straddling in between 2 lanes.



Screen shot 3 – showed your insured’s vehicle encroaching onto half of our driver’s lane with it’s front portion titled towards the left.



Regards  
Tan Lee Gek (DID: 6556 3548)  
Claims Department  
STRIDES Automotive Services Pte Ltd



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**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Friday, 15 October, 2021 10:12 AM  
**To:** Tan Lee Gek (Strides Automotive Services Pte Ltd)  
**Subject:** Re: URGENT / REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

Without Prejudice

Hi Lee Gek,

We have sought further instruction from AIG for this matter.

**Could you provide a longer version of video footage apart from the attached (preferably 10 seconds or more before the collision) for our review?** From the current video, it did not show that our driver was changing lane and he was driving at a constant speed.

Please be informed that we are not rejecting the claim but we require evidence to prove that our insured driver is negligible.

Thank you for your kind attention.

“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,  
**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:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Tuesday, 12 October 2021 3:50 pm  
**To:** Tan Lee Gek (Strides Automotive Services Pte Ltd) <LeeGek.Tan@strides.com.sg>  
**Subject:** Re: URGENT / REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

Without Prejudice

Hi Lee Gek,

Received with thanks.

We will check and get back to 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:** Tan Lee Gek (Strides Automotive Services Pte Ltd) <LeeGek.Tan@strides.com.sg>  
**Sent:** Tuesday, 12 October 2021 3:13 pm  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** URGENT / REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

Dear Hsiao Tong,

As spoken, we attach our LOD dated 20/7/2017 for your perusal.

Please let us know by **20<sup>th</sup> October 2021** if your principal is prepared to settle our claim at 50%. Thanks.

Regards  
Tan Lee Gek (DID: 6556 3548)  
Claims Department  
Strides Automotive Services Pte Ltd



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**From:** Tan Lee Gek (Strides Automotive Services Pte Ltd)  
**Sent:** Tuesday, 12 October 2021 2:22 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** URGENT / REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

**URGENT  
REMINDER**

Dear Hsiao Tong,

As mentioned in our email of 22/7/2021 (as attached), both videos clearly showed that **your insured was straddling between 2 lanes and had encroached partially onto our taxi's path prior and during the accident.**

We have instructions to escalate the matter to FldRec if your principal is still maintaining their stand.

Please review the matter and let us know by **20<sup>th</sup> October 2021** if your principal is prepared to settle our claim.  
Thanks.

Regards  
Tan Lee Gek (DID: 6556 3548)  
Claims Department  
Strides Automotive Services Pte Ltd



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

**Sent:** Wednesday, 7 July 2021 11:10 AM

**To:** Tan Lee Gek (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA)

**Subject:** Re: REMINDER FOR CCTV Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

Without Prejudice

Dear Lee Gek,

Attached as requested.

**Note: This video footage 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.**

“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,

**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:** Tan Lee Gek (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA) <[LeeGek@smrt.com.sg](mailto:LeeGek@smrt.com.sg)>

**Sent:** Wednesday, 23 June 2021 5:07 PM

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

**Subject:** REMINDER FOR CCTV Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

Dear Hsiao Tong,

Please let us have your insured's cctv so that we can seek our management's instructions. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



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**From:** Tan Lee Gek (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA)  
**Sent:** Wednesday, 2 June, 2021 3:34 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** URGENT / 2nd REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lq) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

Dear Hsiao Tong,

Please let us have your insured's cctv as we are unable locate same. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)  
Claims Department  
SMRT Automotive Services Pte Ltd



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**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]  
**Sent:** Friday, 21 May, 2021 11:41 AM  
**To:** Tan Lee Gek (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA)  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** RE: URGENT / 2nd REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lq) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

Dear Lee Gek,

Thank you for your email.

Please refer to the enclosed email.

We have our principal instruction to deny liability and unable to look into your client's claim.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

***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.***

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**From:** Tan Lee Gek (Auto Svcs/FM&SuppSvcs/Claims & IA/Claims & IA) [<mailto:LeeGek@smrt.com.sg>]  
**Sent:** Friday, 21 May 2021 10:43 AM  
**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** URGENT / 2nd REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lq) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

**URGENT**  
**2<sup>nd</sup> REMINDER**

Dear All,

Please let us know by **28<sup>th</sup> May 2021** if your principal is prepared to settle our claim at 50%, otherwise we will instructions to seek legal redress. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

**Sent:** Thursday, 27 August, 2020 4:50 PM

**To:** Jia Le (LKK Auto)

**Subject:** URGENT / REMINDER Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

**URGENT  
REMINDER**

Dear Jia Le,

Please let us know by **4<sup>th</sup> September 2020** if your principal is prepared to settle our claim at 50%, otherwise we shall have no option but to escalate the matter to GIA for their deliberation. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



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**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Monday, 3 August 2020 4:00 PM

**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis); Jia Le (LKK Auto)

**Cc:** Admin A

**Subject:** RE: URGENT Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg) \*\*\* LKK REF: CC3/LCR17011569/K1db3q2-1

Dear Lee Gek,

Thank you for your email.

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

**Hi Jia Le,**

**Kindly assist.**

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**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**

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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <[LeeGek@smrt.com.sg](mailto:LeeGek@smrt.com.sg)>

**Sent:** Monday, 3 August, 2020 3:24 PM

**To:** [cst@axa.com.sg](mailto:cst@axa.com.sg); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** URGENT Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg)

**URGENT**

Dear All,

Our video footage clearly showed that your insured was straddling between 2 lanes prior to accident.

Please review the matter and let us know **by 11<sup>th</sup> August 2020** if your principal is prepared to settle our claim at 50%. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



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**From:** Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

**Sent:** Wednesday, September 13, 2017 6:15 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Subject:** RE: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg)

Dear Vivian,

We attach the video footage for your perusal.

Please review the matter and let us know if your principal is prepared to settle our claim at 100% otherwise we will refer the matter to GIA.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



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**From:** Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]

**Sent:** 08/08/2017 16:14

**To:** Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)  
**Cc:** Jas Khine (LKKAUTO); Zayyer (LKKAUTO); Hsiao Tong (LKKAUTO)  
**Subject:** RE: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg)

WITHOUT PREJUDICE

Your Ref: TAX/06/17/2081/lg  
Our Ref: CC3/LCR1701569/K1wb3

Dear Lee Gek

**Accident on 12/6/2017 involving SHD 6488X & SLP 284X**

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on the circumstances your client swerved into our insured's lane. BOLA 15 applies

We attached herewith our insured's accident report and accident photos for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim.

As such, we will close the matter at our end.

*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.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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

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**From:** Vivian Lau (LKKAUTO)  
**Sent:** Tuesday, 25 July, 2017 9:47 AM  
**To:** 'Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)' <[LeeGek@smrt.com.sg](mailto:LeeGek@smrt.com.sg)>  
**Subject:** RE: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg)

WITHOUT PREJUDICE

Your Ref: TAX/06/17/2081/lg  
Our Ref: CC3/LCR1701569/K1wb3

Dear Sir/Madam,

**Accident on 12/6/2017 involving SHD 6488X & SLP 284X**

We refer to the above matter

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence to substantiate either's parties version. Enclosed herewith a copy of our insured's accident report for your perusal.

Meanwhile, we would like to request the CCTV footage as stated in your client's accident report in order to seek further instruction from our principal

Kindly take note that the case handler in-charge is Vivian and she can be contacted at her DID 6841 8625.

*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.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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

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**From:** Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]

**Sent:** Tuesday, 25 July, 2017 9:08 AM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Subject:** Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg)

Dear Vivian,

Re-send with attachment.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



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**From:** Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

**Sent:** 25/07/2017 09:06

**To:** Vivian Lau

**Subject:** Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg)

Dear Vivian,

Our taxi was laid-up at the workshop for repair from 12/6/2017 to 15/6/2017 and additional repair was carried out from 15/6/2017 to 16/6/2017. We attach 2 accident vehicle laid-up reports for your perusal.

As such, we re-quantify our claim as follows:-

Cost of repairs	\$ 480.00
Loss of rental	\$ 455.84 (\$113.96 x 4 days)
Loss of income	\$ 240.00 (\$60.00 x 4 days)
LTA search fee	\$ 5.00
	\$1180.84
	=====

Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)  
Claims Department  
SMRT Automotive Services Pte Ltd



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**From:** Shu Pei (LKKAuto) [<mailto:shupeil@lkkauto.com>]  
**Sent:** 20/07/2017 17:58  
**To:** Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)  
**Cc:** Admin A; CS A Team  
**Subject:** FW: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg)

Dear Lee Gek,

Thank you for your email.

Please note that : -

LKK ref	Officer in charge
CC3/LCR17011569/K1wb3	Vivian

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

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [shupeil@lkkauto.com](mailto:shupeil@lkkauto.com) | fax: 6741-4108

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

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**From:** Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]  
**Sent:** Thursday, 20 July, 2017 5:17 PM  
**To:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: Accident on 12/6/2017 involving SHD 6488X & SLP 284X - AIG (Our Ref: TAX/06/17/2081/lg)

Dear All,

We quantify our claim as follows:-

Cost of repairs	\$480.00
Loss of rental	\$170.94 (\$113.96 x 1½ days)

Loss of income	\$ 90.00 (\$60.00 x 1½ days)
LTA search fee	<u>\$ 5.00</u>
	\$745.94
	=====

We attach the proof of rental, repair bill, laid-up report, GIA report of our taxi and LTA search for your perusal.

Please let us hear from you soon.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd

