Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 8 March 2022 3:05 PM **To:** TANHE3008@GMAIL.COM

Subject: Claim Notification - ACCIDENT INVOLVING SLS 2328A(AIG) AND PC 1179G

AT/ALONG BT BATOK WEST AVE 5 ON 01/03/2022

08 March 2022

Mr Tan Hoy Egg [By Email Only]

Driver: Chua Siew Tin

Dear Sirs/Mdm,

You Ref: SLS2328A

Our Ref: CC6/AIG22002025/Upa3

ACCIDENT INVOLVING SLS 2328A(AIG) AND PC 1179G AT/ALONG BT BATOK WEST AVE 5 ON 01/03/2022

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 PC1179G against your insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that both parties should exercise caution for this matter. The case would be settled at equal liability. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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. <u>by 18/03/2022</u>, 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.

Please call us if you have further queries.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)



Hsiao Tong (LKKAuto)

From: Mei Kwan (LKKAuto)

Sent: Tuesday, 15 March 2022 4:43 PM **To:** Lee, Ming-Yao; Hsiao Tong (LKKAuto)

Cc: Admin A

Subject: RE: Our ref : 2071523004SG-003 | Accident Involving SLS2328A & PC1179G on 1

March 2022 *** LKK REF: CC6/AIG22002025/Upa3

Dear Ming Yao,

The yellow highlighted is password.



Hi HT,

Case under your care.

FYNA please.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: 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.

From: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Tuesday, 15 March, 2022 4:15 PM
To: Admin A <admin-a@lkkauto.com>

Subject: RE: Our ref: 2071523004SG-003 | Accident Involving SLS2328A & PC1179G on 1 March 2022

Hi,

Also forgot to add on, TPV's GIA report is unable to open as password is needed.

Appreciate if you could re-upload the report.

Regards,

Lee Ming Yao, George

Complex Claims Examiner – Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1769
Ming-Yao.Lee@AIG.com | www.AIG.sq

From: Lee, Ming-Yao

Sent: 15 March 2022 16:12

To: Admin A <admin-a@lkkauto.com>

Subject: Our ref: 2071523004SG-003 | Accident Involving SLS2328A & PC1179G on 1 March 2022

Hi Team,

Regarding above mentioned case, I have reviewed the video footage and in opinion that TP is more liable. TP turned on right most lane while insured was waiting for traffic clearance (noted the front vehicle after yellow box was stationary).

Please proceed to reject the claim. If TP able to provide new evidence to support, please forward to us for reviewing.

Thank you.

Regards,

Lee Ming Yao, George

Complex Claims Examiner – Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd

AlG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1769
Ming-Yao.Lee@AlG.com | www.AlG.sg

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Hsiao Tong (LKKAuto)

Best Regards

Winston Teo

Stytech Auto Pte Ltd

From: Hsiao Tong (LKKAuto) Sent: Thursday, 11 May 2023 4:45 PM 'Stytech Auto Pte Ltd' To: Cc: Marcus Chua (LKKAuto) **Subject:** RE: Your Ref: PC1179G //LKK Ref: CC6/AIG22002025/Upa3 [ACCIDENT INVOLVING SLS2328A(AIG) AND PC1179G ON 01/03/2022] WITHOUT PREJUDICE Dear Sirs, Apologised for late response. We have reviewed the matter and we regret to inform you that we have our principal instruction to maintain rejection. Our insured stopped behind the yellow box to wait for front vehicle to move before she could move off. Your client suddenly cut in to make a left turn and resulted the collision. Thank you. Best Regards, Hsiao Tong, Chew (Ms) | Case Handler LKK Auto Consultants Pte Ltd Phone: 6742-3197 | Email: chewht@lkkauto.com | HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Stytech Auto Pte Ltd <<u>stytechent@singnet.com.sg</u>> Sent: Saturday, February 25, 2023 12:57 AM To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com> Cc: Marcus Chua (LKKAuto) < Marcus Chua@lkkauto.com> Subject: RE: Your Ref: PC1179G //LKK Ref: CC6/AIG22002025/Upa3 [ACCIDENT INVOLVING SLS2328A(AIG) AND PC1179G ON 01/03/2022] Dear Hsiao Tong, Any update status for this case. (PC1179G) Please revert

1

Email: stytechent@singnet.com.sg | Mobile: +65 9685 8843 | Fax: +65 6445 3310 Address: 2 Kaki Bukit Ave 2 #01-02/03/04, Kaki Bukit Autohub, Singapore 417921



From: Stytech Auto Pte Ltd <<u>stytechent@singnet.com.sg</u>>

Sent: Monday, March 21, 2022 7:53 PM

To: 'Hsiao Tong (LKKAuto)' < chewht@lkkauto.com>

Subject: RE: Your Ref: PC1179G //LKK Ref: CC6/AIG22002025/Upa3 [ACCIDENT INVOLVING SLS2328A(AIG) AND

PC1179G ON 01/03/2022]

Dear Hsiao Tong,

Thank for the video, I viewed the video from started your insured was already on the Hazel light from the road surface can view it. From 0.12 - 0.13 your insured vehicle is stopped at the junction due front traffic light is red.

From 0.18 -0.20 my client vehicle turning and your insured vehicle also moving but the front traffic light still red. Can view from the left pavement is your insured vehicle moving cause the accident.

Best Regards

Winston Teo

Stytech Auto Pte Ltd

Email: stytechent@singnet.com.sg | Mobile: +65 9685 8843 | Fax: +65 6445 3310 Address: 2 Kaki Bukit Ave 2 #01-02/03, Kaki Bukit Autohub, Singapore 417921



From: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Sent: Monday, March 21, 2022 11:15 AM

To: Stytech Auto Pte Ltd < stytechent@singnet.com.sg>

Subject: Your Ref: PC1179G //LKK Ref: CC6/AIG22002025/Upa3 [ACCIDENT INVOLVING SLS2328A(AIG) AND

PC1179G ON 01/03/2022]

Your Ref: **PC1179G** Without Prejudice

LKK Ref: CC6/AIG22002025/Upa3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SLS2328A(AIG) AND PC1179G ON 01/03/2022

We refer to the above matter.

Attached is a copy of our insured accident report and video for your easy reference. It shows that your client was turning on the right most lane while our insured was waiting for traffic clearance. We are of the view that our insured is not liable for the accident.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter.

We will review the matter if there is any new evidence submitted by your client.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

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