Hsiao Tong (LKKAuto)

From: hr@dna.com.sg

Sent: Tuesday, 26 April 2022 1:47 PM

To: Hsiao Tong (LKKAuto)
Cc: sebastianleong@dna.com.sg

Subject: RE: Claim Notification - ACCIDENT INVOLVING GBL 5691K(AIG) AND SDX 7177D

AT/ALONG SERANGOON GARDEN WAY OPEN CARPARK ON 01/04/2022

Attachments: LEONG CHIN HENG, SEBASTIAN - Mutual Settlement Form for Motor Accident

(....pdf

Dear Hsiao Tong,

Please find attached file with company stamp.

Thank you.

Best Regards, Sherrill Kang

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

Sent: Tuesday, 26 April 2022 12:20 pm

To: hr@dna.com.sg

Cc: sebastianleong@dna.com.sg

Subject: RE: Claim Notification - ACCIDENT INVOLVING GBL 5691K(AIG) AND SDX 7177D AT/ALONG SERANGOON

GARDEN WAY OPEN CARPARK ON 01/04/2022

Dear Sirs/Mdm,

Thank you for your email.

Kindly let us have your company stamp/chop on the form as well.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: $\underline{\text{chewht@lkkauto.com}}$ |

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

S(408933)

From: hr@dna.com.sg <hr@dna.com.sg> Sent: Monday, 25 April 2022 3:56 PM

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

Cc: sebastianleong@dna.com.sg

Subject: RE: Claim Notification - ACCIDENT INVOLVING GBL 5691K(AIG) AND SDX 7177D AT/ALONG SERANGOON GARDEN WAY OPEN CARPARK ON 01/04/2022

Dear Hsiao Tong,

Please find attached for your reference.

Our employee Leong Chin Heng, Sebastian has compensate the other party (owner of vehicle receiving compensation).

Upon receiving this email, kindly reply to acknowledge please.

Thank you.

Best Regards, Sherrill Kang

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

Sent: Wednesday, 20 April 2022 1:40 pm

To: hr@dna.com.sg

Subject: Claim Notification - ACCIDENT INVOLVING GBL 5691K(AIG) AND SDX 7177D AT/ALONG SERANGOON

GARDEN WAY OPEN CARPARK ON 01/04/2022

20 April 2022

M/s DNA ENGINEERING PTE LTD

[By Email Only]

Driver: LEONG CHIN HENG

Dear Sir/Madam,

You Ref: GBL5691K

Our Ref: CC3/AIG22003054/Gpa3

ACCIDENT INVOLVING GBL 5691K(AIG) AND SDX 7177D AT/ALONG SERANGOON GARDEN WAY OPEN CARPARK ON 01/04/2022

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 SDX7177D against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, 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.

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.

Best Regards, **Hsiao Tong, Chew** | Case Handler **LKK Auto Consultants Pte Ltd** Phone: 6742 3197 | email: chewht@lkkauto.com | fax: - Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

MUTUAL SETTLEMENT FORM FOR MOTOR ACCIDENT



WE, THE UNDERSIGNED HEREBY AGREE TO MUTUALLY SETTLE AMONG OURSELVES A MOTOR ACCIDENT AS FOLLOWS:

Date / Time:	1/4/22	12.30 noon
Along:	Serangoon	Garden Way (Carpark)
Involving Vehicle Number(s):	GBLS69	1K & SDX 7177D.
2. BOTH PARTIES HAVE AGREED TO SETTLE THIS MATTER AMICABLY AS FOLLOWS:		
*Delete (A) and (B) as applicable.		
(A) Neither party shall be liable to compensate the party for any loss or damages (direct or indirect) incurred or to		
be incurred as a result of the accident.		
(B) Without admission of liability, Lean, Chin Heng (employed of NAM Zhyinzering File Lill) paid a sum of \$\$ Loo (Amount) which Name (Party paying compensation) has paid a sum of \$\$ too (Amount) which Name (Owner of vehicle receiving compensation) herewith acknowledge receipt in full and final settlement of damages and costs incurred as a result of this accident.		
Signature:		Signature:
Name: Leons Chin Heng		Name: Ng Boon Howe
1/C No: 5 / 2 0	290 I	1/CNo: \$78306305
Address: BUX 684 C	+10-131, by,5'643684	Address: 766 Yio Chukang Road #07+15 S(545684)
Vehicle No.:		Vehicle No.: SDX71770
Contact No.: 90059909		Contact No.: 96440614
Date: 25/4/22		Date: 25/4/22

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way #07-16 Singapore 079120

Tel: 6419 3000

Co. Reg. No. 201009404M

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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 26 April 2022 3:34 PM

To: Claims Dept

Cc: CS A Team; Admin A

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON

1/4/2022 *** LKK REF: CC3/AIG22003054/Gpa3

Attachments: LEONG CHIN HENG, SEBASTIAN - Mutual Settlement Form for Motor Accident

(....pdf

Without Prejudice

Hi Tony,

Please be informed that our insured driver has private settled with your client.

Attached is a copy of private settlement form submitted by our insured for your easy reference.

In view of this, we will proceed to close file at our end.

Thank you.

"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 |

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

S(408933)

From: Claims Dept <claims@premiumauto.com.sg>

Sent: Friday, 22 April 2022 11:28 AM

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

Cc: CS A Team <cs-a@lkkauto.com>; 'Claims Dept'

<claims@premiumauto.com.sg>

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022 *** LKK REF:

CC3/AIG22003054/Gpa3

Dear Hsiao Tong,

This BOLA doesn't apply on this scenario as your insured is park at the road side and reverse.

Kindly review again.

Thank you.

Best Regards, Tony Foong Senior Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom 281 Alexandra Road Singapore 159938 p. +65 68362223



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

Sent: Friday, 22 April 2022 11:14 AM

To: Claims Dept

Cc: CS A Team; Admin A

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022 *** LKK REF:

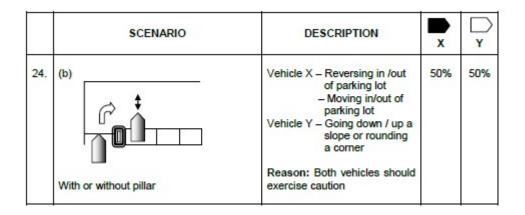
CC3/AIG22003054/Gpa3

Without Prejudice

Dear Sirs/Mdm,

Thank you for your email.

We are of the view that BOLA 24(b) is applicable for this matter.



"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 |

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

S(408933)

From: Claims Dept < claims@premiumauto.com.sg>

Sent: Friday, 22 April 2022 9:35 AM

To: 'Claims Dept' <claims@premiumauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: CS A Team < cs-a@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022 *** LKK REF:

CC3/AIG22003054/Gpa3

Morning Hsiao Tong,

Any update for this case?

Thank you.

Best Regards, Tony Foong Senior Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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From: Claims Dept [mailto:claims@premiumauto.com.sg]

Sent: Wednesday, 20 April 2022 2:06 PM

To: 'Hsiao Tong (LKKAuto)'

Cc: 'CS A Team'; 'Admin A'; 'Claims Dept'

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022 *** LKK REF:

CC3/AIG22003054/Gpa3

Dear Hsiao Tong,

Attached video footage for your kind reference.

Your insured should be caution any incoming car before reversing.

We view that our insured is not at fault, please review again.

Thank you.

Best Regards, Tony Foong Senior Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W) 55 Ubi Road 1 Singapore 408699 p. +65 6366 2323, d. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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

Sent: Wednesday, 20 April 2022 1:36 PM

To: Claims Dept

Cc: CS A Team; Admin A

Subject: Re: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022 *** LKK REF:

CC3/AIG22003054/Gpa3

Without Prejudice

Dear Sirs/Mdm,

Please be informed that liability is unclear.

We would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

"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 | fax: -

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

From: Claims Dept <<u>claims@premiumauto.com.sg</u>>

Sent: Tuesday, 19 April 2022 1:59 pm

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >; Hsiao Tong (LKKAuto) < chewht@lkkauto.com > Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>; claims@premiumauto.com.sg

<claims@premiumauto.com.sg>

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022 *** LKK REF:

CC3/AIG22003054/Gpa3

Dear all,

Kindly assist following up direct settlement for this case.

Thank you.

Best Regards, **Tony Foong** Senior Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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

Sent: Wednesday, 13 April 2022 4:57 PM **To:** Claims Dept; Hsiao Tong (LKKAuto)

Cc: CS A Team; Admin A

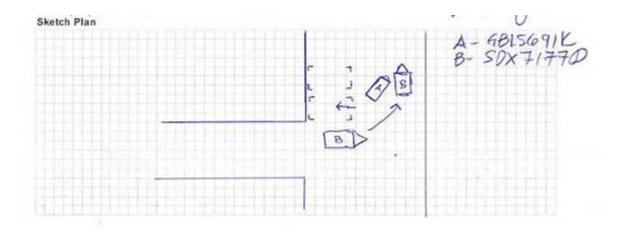
Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022 *** LKK REF:

CC3/AIG22003054/Gpa3

Dear Tony,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.



Describe Circumstances of the Accident

While reversing 104 the purking momens

Please provide us evidence i.e. video/scene photo.

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: Claims Dept [mailto:claims@premiumauto.com.sg]

Sent: Tuesday, April 12, 2022 5:53 PM

To: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>; Mei Kwan (LKKAuto) <<u>Meikwan@lkkauto.com</u>>

Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>; 'Claims Dept'

⟨claims@premiumauto.com.sg⟩

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022

Dear Mei Kwan,

Kindly assist check has your insured filed the report?

Thank you.

Best Regards, Tony Foong

Senior Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d.** +65 67689828

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

Sent: Friday, 8 April 2022 2:42 PM

To: Claims Dept

Cc: CS A Team; Admin A

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022

Without Prejudice

Dear Sirs/Mdm,

Please be informed that our insured has yet lodge the report.

We are following up and will get back to you.

You may advise your client to claim OD if urgent.

Thank you.

"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 |

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

S(408933)

From: Claims Dept <claims@premiumauto.com.sg>

Sent: Friday, 8 April 2022 2:40 PM

To: 'Claims Dept' <claims@premiumauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022

Dear Hsiao Tong,

Has your insured file the report?

Thank you.

Best Regards, Tony Foong Senior Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d.** +65 67689828

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From: Claims Dept [mailto:claims@premiumauto.com.sq]

Sent: Thursday, 7 April 2022 10:25 AM

To: 'Hsiao Tong (LKKAuto)'

Cc: 'CS A Team'; 'Admin A'; 'Claims Dept'

Subject: RE: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022

Dear Hsiao Tong,

Has your insured file the report?

Thank you.

Best Regards, Tony Foong Senior Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d.** +65 67689828

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

Sent: Wednesday, 6 April 2022 10:06 AM

To: Claims

Cc: CS A Team; Admin A

 $\textbf{Subject:} \ \ \textbf{RE:} \ \ \textbf{ACCIDENT} \ \ \textbf{INVOLVING} \ \ \textbf{SDX} \ \ 7177 \ \ \textbf{D} \ \ \textbf{AND} \ \ \textbf{YOUR} \ \ \textbf{INSURED} \ \ \textbf{GBL} \ \ 5691 \ \ \textbf{K} \ \ \textbf{ON} \ \ 1/4/2022$

Without Prejudice

Dear Sirs/Mdm,

Please be informed that our insured has yet lodge the accident report.

We would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

"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 |

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

S(408933)

From: Claims $\langle \underline{\text{claims@premiumauto.com.sg}} \rangle$

Sent: Friday, 1 April 2022 4:02 PM

To: CS A Team <<u>cs-a@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>; Admin-D (LKKAuto) <<u>admin-</u>

d@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: claims@premiumauto.com.sg

 $\textbf{Subject:} \ \ \textbf{RE:} \ \ \textbf{ACCIDENT} \ \ \textbf{INVOLVING} \ \ \textbf{SDX} \ \ 7177 \ \ \textbf{D} \ \ \textbf{AND} \ \ \textbf{YOUR} \ \ \textbf{INSURED} \ \ \textbf{GBL} \ \ 5691 \ \ \textbf{K} \ \ \textbf{ON} \ \ 1/4/2022$

Dear All,

There was an error in the previous report. Kindly find addendum attached.

Thank you.

Best Regards,

Nadia Hani

Claims Administrator

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 **d.** +65 6768 9911 **m.** +65 8826 8736

e. claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Claims <claims@premiumauto.com.sg>

Sent: Friday, 1 April 2022 3:27 PM

To: 'CS A Team' <<u>cs-a@lkkauto.com</u>>; 'Admin A' <<u>admin-a@lkkauto.com</u>>; 'Summer (LKK Auto)' <<u>admin-</u>

d@lkkauto.com>; 'SUR' <sur@lkkauto.com>

Cc: claims@premiumauto.com.sg

Subject: ACCIDENT INVOLVING SDX 7177 D AND YOUR INSURED GBL 5691 K ON 1/4/2022

Dear all,

Kindly assist in the liability clearance against AIG for above mentioned case. We are in the opinion that our client is not the proximate cause of the accident.

Therefore, we propose for direct settlement at 100% liability clearance in our clients favour.

Please advise who the officer in-charge we shall liaise with.

Attached is the GIA report for your reference and we will send you the estimate once it is ready.

Kindly arrange survey on 7/4/2022 @ 10am. Owner waiting.

Location: 55 Ubi Road 1, Singapore 408699.

Thank you.

Best Regards, Nadia Hani Claims Administrator

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 **d.** +65 6768 9911 **m.** +65 8826 8736

e. claims@premiumauto.com.sg w. www.audi.com.sg

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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 27 April 2022 8:31 AM

To: Md Noor, Norsiah

Subject: AIG Ref: 0401958981SG// LKK Ref: CC3/AIG22003054/Gpa3 [ACCIDENT INVOLVING

GBL 5691K(AIG) AND SDX 7177D ON 01/04/2022]

Dear Norsiah,

We refer to the above matter.

Please be informed that our insured had private settled the matter with 3rd party claimant. Kindly refer to the attached private settlement formed signed by both parties for your reference.

In view of this, we will proceed to close fie and submit WP report to your good office.

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)

Claim Notification - ACCIDENT INVOLVING GBL 5691K(AIG) AND SDX 7177D AT/ALONG SERANGOON GARDEN WAY OPEN CARPARK ON 01/04/2022

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

Wed 20/4/2022 1:40 PM

To: hr@dna.com.sg < hr@dna.com.sg >

20 April 2022

M/s DNA ENGINEERING PTE LTD

[By Email Only]

Driver: LEONG CHIN HENG

Dear Sir/Madam,

You Ref: GBL5691K

Our Ref: CC3/AIG22003054/Gpa3

ACCIDENT INVOLVING GBL 5691K(AIG) AND SDX 7177D AT/ALONG SERANGOON GARDEN WAY OPEN

CARPARK ON 01/04/2022

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 SDX7177D against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, 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.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: -

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