

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 15 December 2022 11:13 AM  
**To:** Tan Junjie  
**Cc:** summerqin@yahoo.com  
**Subject:** RE: Claim Notification - ACCIDENT INVOLVING SKX 799Y(AIG) AND SGX 327Z AT/ALONG BUKIT TIMAH ROAD ON 05/06/2022  
**Attachments:** POLICE LETTER FROM 3RD PARTY\_SGX327Z.pdf

Dear Mr Tan,

Please be informed that third party had submitted a copy of police letter to show that both parties received stern warning from traffic police for this matter. Therefore, we recommended that the case would be settled at equal liability as both driver should exercise caution. 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.

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 (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:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 31 August 2022 4:21 PM  
**To:** Tan Junjie <jjjeff34@yahoo.com>  
**Cc:** summerqin@yahoo.com  
**Subject:** RE: Claim Notification - ACCIDENT INVOLVING SKX 799Y(AIG) AND SGX 327Z AT/ALONG BUKIT TIMAH ROAD ON 05/06/2022

Dear Mr Tan,

Received with thanks.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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S(408933)

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**From:** Tan Junjie <[jjjeff34@yahoo.com](mailto:jjjeff34@yahoo.com)>

**Sent:** Wednesday, 31 August 2022 12:48 PM

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

**Cc:** [summerqin@yahoo.com](mailto:summerqin@yahoo.com)

**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SKX 799Y(AIG) AND SGX 327Z AT/ALONG BUKIT TIMAH ROAD ON 05/06/2022

Apology for the delay.

See attached.

On Friday, 26 August 2022 at 04:43:31 pm SGT, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Without Prejudice

Dear Mr Tan,

Please send us a full set of the letter for our necessary action.

Thank you.

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:** Tan Junjie <[jjieff34@yahoo.com](mailto:jjieff34@yahoo.com)>  
**Sent:** Wednesday, 24 August 2022 12:26 PM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** [summerqin@yahoo.com](mailto:summerqin@yahoo.com)  
**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SKX 799Y(AIG) AND SGX 327Z AT/ALONG BUKIT TIMAH ROAD ON 05/06/2022

Hi,

I will scan and send over tomorrow. Did not bring it with me today.

Thanks.

Regards,

Junjie

On Wednesday, 24 August 2022 at 10:51:39 am SGT, Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Dear Mr Tan,

Thank you for your email.

Could you send a full set copy of the letter to us?

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:** Tan Junjie <[jjieff34@yahoo.com](mailto:jjieff34@yahoo.com)>  
**Sent:** Wednesday, 24 August 2022 8:11 AM  
**To:** Tan Junjie <[JJJEFF34@yahoo.com](mailto:JJJEFF34@yahoo.com)>  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; [summerqin@yahoo.com](mailto:summerqin@yahoo.com)  
**Subject:** Re: Claim Notification - ACCIDENT INVOLVING SKX 799Y(AIG) AND SGX 327Z AT/ALONG BUKIT TIMAH ROAD ON 05/06/2022

Hi,

Reference to the below finding by the traffic police, does this affect the claim process?

Regards,

Junjie.

Sent from my iPhone

On 24 Aug 2022, at 8:03 AM, Tan Junjie <[JJJEFF34@yahoo.com](mailto:JJJEFF34@yahoo.com)> wrote:



**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 4883  
www.police.gov.sg

Our Ref : TP/IP/14053/2022  
Date : 17 August 2022

Tan Junjie  
33 Jalan Simpang Bedok  
Singapore 488179

Dear Sir / Madam,

**TRAFFIC ACCIDENT INVOLVING SKX799Y AND SGX327Z ALONG BUKIT T  
ROAD ON 05/06/2022 AT ABOUT 1315 HRS**

I refer to the above accident.

1. Please be informed that we have completed our investigations which revealed that driver of SGX327Z had also committed the following offence:

(i) Careless driving under Sec 65(1)(a) of the RTA 1961 P/U Sec 65(5)(a) of the RTA

Action has been initiated against the driver for the said offence.

2. If you have any clarification, you may contact the Investigation Officer, SSGT Sufiyan Khairi at office number: 6547 6148.

3. Thank you.

Yours faithfully,

**HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.

Sent from my iPhone

On 2 Aug 2022, at 11:57 AM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

02 Aug 2022

**Choh WeiQin**

*[By Email Only]*

Driver: Tan JunJie

Dear Sir/Madam,

**You Ref: SKX799Y**

**Our Ref: CC6/AIG22005654/Apa3**

**ACCIDENT INVOLVING SKX 799Y(AIG) AND SGX 327Z AT/ALONG  
BUKIT TIMAH ROAD ON 05/06/2022**

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 SGX327Z against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SGX327Z. The video footage submitted by SGX327Z shows that your vehicle changed lane and collided with third party vehicle. Under Motor Accident Guide, vehicle should keep in the proper lane and change lane only when it is safe. 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. Please be assured that we will do our due diligence to mitigate the 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 (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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