

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 26 August 2022 8:07 AM
To: 'HHH Admin'
Subject: RE: ACCIDENT INVOLVING GBH 1442K(AIG) AND FBL 65B ALONG /AT GEYLANG EAST AVE 1 ON 08/07/2022 @ 0045HRS
Attachments: 1442-08jul22.pdf

Dear Sirs/Mdm,

Received with thanks.

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 (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: HHH Admin <admin@henghuphuat.com>
Sent: Thursday, 25 August 2022 5:38 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: [Non-Reporting] - ACCIDENT INVOLVING GBH 1442K(AIG) AND FBL 65B ALONG /AT GEYLANG EAST AVE 1 ON 08/07/2022 @ 0045HRS

Hi

attached for your reference.

Thank You & Best Regards,
Ms Rain Tan
DID: 6258 6476

Heng Hup Huat Foodstuffs Trading Pte Ltd
Heng Lee Bean Cake Manufacturer Pte Ltd

2 Gambas Crescent, #03-08/09
Nordcom 2
Singapore 757044
Main Line: 6250 7250
Fax : 6253 2915

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On Wed, Aug 24, 2022 at 3:21 PM HHH Admin <admin@henghuphuat.com> wrote:

Hi

My colleague Charles who is assisting with the report will call you directly.

On Mon, Aug 22, 2022, 3:00 PM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

REMINDER

22 Aug 2022

M/s HENG HUP HUAT FOODSTUFFS TRADING PTE LTD

[By Email Only]

Dear Sir/Madam,

You Ref: GBH1442K

Our Ref: CC6/AIG22006777/Upa3

ACCIDENT INVOLVING GBH 1442K(AIG) AND FBL 65B ALONG /AT GEYLANG EAST AVE 1 ON 08/07/2022 @ 0045HRS

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 FBL65B against your insurance policy.

Our record shows that to date, you/your driver have not reported the accident to AIG. We would appreciate it if you could urgently file a report at any of AIG reporting centre.

Please report the accident by 31 Aug 2022 in order for us/AIG to look into the matter.

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

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: Hsiao Tong (LKKAuto)

Sent: Thursday, 4 August 2022 9:16 AM

To: admin@henghuphuat.com

Subject: [Non-Reporting] - ACCIDENT INVOLVING GBH 1442K(AIG) AND FBL 65B ALONG /AT GEYLANG EAST AVE 1
ON 08/07/2022 @ 0045HRS

04 Aug 2022

M/s HENG HUP HUAT FOODSTUFFS TRADING PTE LTD

[By Email Only]

Dear Sir/Madam,

You Ref: GBH1442K

Our Ref: CC6/AIG22006777/Upa3

ACCIDENT INVOLVING GBH 1442K(AIG) AND FBL 65B ALONG /AT GEYLANG EAST AVE 1 ON 08/07/2022 @ 0045HRS

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 FBL65B against your insurance policy.

Our record shows that to date, you/your driver have not reported the accident to AIG. We would appreciate it if you could urgently file a report at any of AIG reporting centre.

Please report the accident by 12 Aug 2022 in order for us/AIG to look into the matter.

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

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)

Hsiao Tong (LKKAUTO)

From: raymond@bhh.com.sg
Sent: Tuesday, 4 October 2022 12:44 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Dear Hsiao Tong,

We have proceed with the repair.

We confirm to withdraw this claim due to late confirmed liability.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

Visit us at <http://www.bhh.com.sg>

Facebook: <http://www.facebook.com/bhhsg>

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PURCHASE MOTOR INSURANCE WITH US AND GET **FREE TOWING SERVICE**
TO BHH WORKSHOP WHEN YOUR MOTORBIKE BREAKDOWN.
T&C APPLIES*

*VALID FOR 12 MONTHS FROM THE DATE OF MOTOR INSURANCE PURCHASED.
*VALID FOR VEHICLE BREAKDOWN ONLY
*TOWING SERVICE AVAILABLE FROM 9AM TO 5PM, MON-SAT ONLY.
*TOWING TO BAN HOCK HIN CO PTE LTD WORKSHOP ONLY.

NO. 6, DEFU LANE 4, SINGAPORE 539410



WWW.BHH.COM.SG

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

Sent: Tuesday, 4 October 2022 12:37 PM

To: raymond@bhh.com.sg

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

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Without Prejudice

Dear Raymond,

Kindly confirm if your client withdraw claim.

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: Hsiao Tong (LKKAuto)

Sent: Wednesday, 31 August 2022 5:17 PM

To: raymond@bhh.com.sg

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

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle and admission of any liability to our Insured's part. The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor and approved by our principal.

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: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Tuesday, 30 August 2022 2:52 PM

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

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

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Dear Hsiao Tong,

We refer to your email dated 03/08/2022 and 22/08/2022.

Appreciate for you to advise your insured liability for direct settlement.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Monday, 22 August 2022 8:48 AM

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

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

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Dear Hsiao Tong,

We refer to your email dated 03/08/2022.

Appreciate for you to advise your insured liability for direct settlement.

Thanks

Best Regards,
Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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

Sent: Wednesday, 3 August 2022 11:39 AM

To: raymond@bhh.com.sg

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

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Without Prejudice

Dear Raymond,

Received with thanks.

We will check and get back to 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: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Wednesday, 3 August 2022 11:24 AM

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

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

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Dear Hsiao Tong,

We attached the amended GIA Report for your perusal.

Appreciate for you to advise your insured liability.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Thursday, 28 July 2022 5:58 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Dear Hsiao Tong,

Our client's rider has got the telephone number is 62507250.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Wednesday, 27 July 2022 12:30 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Dear Hsiao Tong,

We refer to our email dated 22/07/2022.

Please advise your insured liability for direct settlement.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Friday, 22 July 2022 1:02 PM

To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>

Cc: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Dear Mei Kwan / Hsiao Tong,

We attached the accident scene photo for your perusal.

Appreciate for you to advise your insured liability as soon as possible.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Friday, 22 July 2022 12:12 PM

To: raymond@bhh.com.sg

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Accident Involving FBL65B & GBH1442K on 08/07/2022 *** LKK REF: CC6/AIG22006777/Upa3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident.

Please provide us the following.

- **evidence i.e. video and scene photo**
- **PIR result (if any)**

Please note that for liability, claim negotiation and settlement, please contact **Hsiao Tong**.

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 | fax: 67414108

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

From: raymond@bhh.com.sg <raymond@bhh.com.sg>

Sent: Friday, 22 July 2022 9:58 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: Accident Involving FBL65B & GBH1442K on 08/07/2022

Dear Mei Kwan,

Mr. Marcus has surveyed our bike at our workshop on 18/07/2022.

Appreciate for you to advise your insured liability for direct settlement.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 6 October 2022 11:03 AM
To: Tam, Ivan-WK
Cc: Admin A; CS A Team
Subject: AIG REF: 2732131806SG// LKK REF: CC6/AIG22006777/Upa3

Dear Sirs,

Please be informed that third party withdraw claim.

We will proceed to close and submit report together with invoice to your good office soon.

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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