

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Tuesday, 16 August 2022 9:54 am
To: GRACEMICHAEL828@GMAIL.COM
Subject: <STANDARD LETTER> ACCIDENT INVOLVING SMA 8159P & FBQ 3983E ON 08/06/2022

Importance: High

Our Ref: CC6/AIG22007477/Uga3

16 AUGUST 2022

MARIARAJAPUSHPAHARAN S/O A SAVARIMUTHU

Dear Sir/Madam,

ACCIDENT INVOLVING SMA 8159P & FBQ 3983E ON 08/06/2022

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from FBQ 3983E.

Based on the accident report and accident scenario and pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Kindly let us have your **counter claim status against Third Party** within the next 3 days i.e. by **19/08/2022**, 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 and reduced by 30% (20% for commercial vehicles) 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.

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

Hsiao Tong (LKKAUTO)

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Sent: Tuesday, 25 October 2022 3:12 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: YOUR REF: TP / 1668060944SG (FBQ 3983E) / DOA: 08/06/2022 / OIV: SMA 8159P

Dear Hsiao Tong,

Please proceed to reject tp's claim based on the both parties video footage.

Thank you

Norsiah MdNoor

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 1606
Norsiah.MdNoor@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Tuesday, October 18, 2022 12:43 PM
To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: YOUR REF: TP / 1668060944SG (FBQ 3983E) / DOA: 08/06/2022 / OIV: SMA 8159P

This message is from an external sender; be cautious with links and attachments.

Dear Norsiah,

We refer to our below email.

Please advise. 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: Cecilia Chong (LKK Auto)

Sent: Tuesday, 16 August 2022 9:49 am

To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Subject: YOUR REF: TP / 1668060944SG (FBQ 3983E) / DOA: 08/06/2022 / OIV: SMA 8159P

Hi Norsiah,

Based on both parties video, we are in the opinion that TP is liable for this accident.

TP was travelling in OI lane (lane 2 – right hand) and is behind of OIV whereby his view is clear enough to see OI intention if he did not recklessly sped up to overtake OIV. As there are parking lorry on lane 1 – left hand lane) therefore OI have to make a left turn from lane 2. Based on TP statement, rider claim that he is travelling on left lane, but based on video footage of OI rear view video, TP was on lane 2 – right hand lane) instead.

In view of above, kindly let us have your approval / instruction to reject TP claim.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 10 November 2022 12:14 PM
To: 'raymond@bhh.com.sg'
Cc: Admin A; CS A Team
Subject: RE: Accident Involving FBQ3983E & SMA8159P on 08/06/2022 *** LKK REF: CC6/AIG22007477/Uga3

Without Prejudice

Dear Sirs,

We have reviewed the matter and we are of the view that your client should keep a proper lookout for our insured vehicle who turning left ahead of him and not attempt to ride alongside by squeezing into the space between our vehicle and the kerb. We are of the view that our insured is not liable.

In view of this, we regret to inform you that we are unable to look into your client's 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: raymond@bhh.com.sg <raymond@bhh.com.sg>
Sent: Friday, 7 October 2022 1:29 PM
To: CS A Team <cs-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Accident Involving FBQ3983E & SMA8159P on 08/06/2022 *** LKK REF: CC6/AIG22007477/Uga3

3rd Reminders

Dear Sir / Madam,

We refer to our 2st Reminder on 22/09/2022.

Regret to inform we have yet to receive any response from your end.

As requested by our client, appreciate for you to advise your insured liability for direct settlement as soon as possible.