

## EzLyna (LKKAUTO)

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**From:** Andrew Neo <engkhim82@hotmail.com>  
**Sent:** Friday, 18 November 2022 2:32 PM  
**To:** Cheok, Lee Wai  
**Cc:** EzLyna (LKKAUTO); Goh, Jeremy; Tan, Bennie-WZ  
**Subject:** Re: #4269654604SG004#023# (005) // Accident involving vehicle SJP9289Y and unknown motorcycle on 15.9.2022 along SLE

Hi Kathlyn,

Thank you for the update and reply. Noted and thank you so much.

You do have a good weekend too!

Regards,  
Andrew

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**From:** Cheok, Lee Wai <Cheok.Leewai@aig.com>  
**Sent:** Friday, November 18, 2022 2:28:18 PM  
**To:** Andrew Neo <engkhim82@hotmail.com>  
**Cc:** ezlyna@lkkauto.com <ezlyna@lkkauto.com>; Goh, Jeremy <Jeremy.Goh@aig.com>; Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Subject:** #4269654604SG004#023# (005) // Accident involving vehicle SJP9289Y and unknown motorcycle on 15.9.2022 along SLE

Dear Sir,

Sorry to miss your call as I am on leave yesterday.

I understand from Jeremy that he has engaged you regards to your query stated in your email. I would like to share with you further on the following :-

### Liability

We will wait for the traffic police investigation to assess the liability of the accident.

Please let us have the same if you have received from the traffic police.

### Property Damage Claim

LKK Auto is our appointed surveyor to handle the third party's property damage claim.

### Bodily Injury Claim

We have not received any claim from either the rider or pillion

Please let us have the same if you receive letter of demand from third party's lawyer.

Kindly contact me for further clarification / query.

Have a great weekend and stay safe.

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

Regards,

**Kathlyn Cheok**

Complex Claims Examiner

Auto Bodily Injury Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65)64191880

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**From:** Andrew Neo <engkhim82@hotmail.com>

**Sent:** Thursday, November 17, 2022 1:57 PM

**To:** Cheok, Lee Wai <Cheok.Leewai@aig.com>

**Cc:** ezlyna@lkkauto.com; Andrew Neo <engkhim82@hotmail.com>

**Subject:** [EXTERNAL] Re: #4269654604SG004#023# (005) // Accident involving vehicle SJP9289Y and unknown motorcycle on 15.9.2022 along SLE

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

Hi Kathlyn,

Adding on to the below email, this is to provide another video footage taken from another angle which showed the occurrence of accident. From the 20 seconds' point, it could be seen that the Malaysian registered motorcycle was travelling at a **very high speed** before rear-ending into my vehicle. From this video, it could be seen that my vehicle had already moved into the other lane before they rear-ended my car. With the impact based on the high speed of their motorcycle, my car had been pushed forward substantially before braking. It was **not** a situation where I did not check the blind spots and side sweeping them from the front or side. On the contrary, it was them whom rear-ended on my vehicle. From the other video previously provided

by the witness, it has captured that I have duly signaled my intention to change lane, where the motorcyclist could not manage to brake in time due to their high speed of riding.

As such, I would like to re-emphasize and seek AIG's assistance to fight for our rights. This should not be an avenue for them to willfully ride without care, where the car owners would have to pay for their price.

Side note: I have copied Ezlyna from LKK Auto, as I have just spoken to her and have also told her about my concerns and emphasis that I do not admit liability to this accident.

Would appreciate your prompt assistance and advice, please.

Thanks much.

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**From:** Andrew Neo <[engkhim82@hotmail.com](mailto:engkhim82@hotmail.com)>

**Sent:** Thursday, November 17, 2022 1:09 PM

**To:** Cheok, Lee Wai <[Cheok.Leewai@aig.com](mailto:Cheok.Leewai@aig.com)>

**Cc:** [engkhim82@hotmail.com](mailto:engkhim82@hotmail.com) <[engkhim82@hotmail.com](mailto:engkhim82@hotmail.com)>

**Subject:** Re: #4269654604SG004#023# (005) // Accident involving vehicle SJP9289Y and unknown motorcycle on 15.9.2022 along SLE

Hi Kathlyn,

I could not manage to reach you via your desk phone on several occasions.

Reference attached, I have just received an email from LKK Auto, where it was indicated that the Malaysia registered vehicle with the rider and pillion, has filed a claim against me for the accident which occurred on 15 Sep 2022, as per this email thread.

I would like to clarify if (a) this is a legitimate email and whether LKK Auto is a legitimate entity to look into this case, as I am confused on the arrangements amongst the different parties for this claim; and (b) I do **not** admit liable for the cause of this accident as we have previously spoken. I have understood from both AIG and its authorized workshops that for accidents involving Malaysia registered vehicles, we (Singapore registered cars) are strongly discouraged to claim against the Malaysian's insurance companies for claims; which was why I have had to resort to claiming against my own insurance policy for the repairs incurred by the Malaysian motorcycle after it has rear-ended my car. Now that they have in return filed a claim against myself, I am perplexed and unhappy that they are still in a position to file a claim against me for this accident, where they were obviously speeding in between lanes.

With the above, could I request for your prompt actions and advice on how I should proceed, please.

Would appreciate if AIG could help its clients in justifying and fighting for our rights; else the overseas registered vehicles involved in such accidents would seem to have an upper hand over us.

Please contact me at your earliest convenience, at my mobile number, 9070 8345, please.

Thanks.

**From:** Cheok, Lee Wai <[Cheok.Leewai@aig.com](mailto:Cheok.Leewai@aig.com)>

**Sent:** Wednesday, September 21, 2022 8:46 AM

**To:** Andrew Neo <[engkhim82@hotmail.com](mailto:engkhim82@hotmail.com)>

**Subject:** #4269654604SG004#023# (005) // Accident involving vehicle SJP9289Y and unknown motorcycle on 15.9.2022 along SLE

Dear Sir,

Thank you for your email.

We will keep you posted.

Have a great day and stay safe.

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

Regards,

**Kathlyn Cheok**

Complex Claims Examiner

Auto Bodily Injury Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65)64191880

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**From:** Andrew Neo <[engkhim82@hotmail.com](mailto:engkhim82@hotmail.com)>

**Sent:** Tuesday, September 20, 2022 4:14 PM

**To:** Cheok, Lee Wai <[Cheok.Leewai@aig.com](mailto:Cheok.Leewai@aig.com)>

**Subject:** [EXTERNAL] Re: #4269654604SG004#023# (005) // Accident involving vehicle SJP9289Y and unknown motorcycle on 15.9.2022 along SLE

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Hi Lee Wai,

Thanks for the call. As requested, I have provided the name and contact no of the witness for this accident.

Name: Aloysius  
Mobile no: 81636735

Thank you.

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**From:** Cheok, Lee Wai <[Cheok.Leewai@aig.com](mailto:Cheok.Leewai@aig.com)>  
**Sent:** Tuesday, September 20, 2022, 15:58  
**To:** [engkhim82@hotmail.com](mailto:engkhim82@hotmail.com) <[engkhim82@hotmail.com](mailto:engkhim82@hotmail.com)>  
**Subject:** #4269654604SG004#023# (005) // Accident involving vehicle SJP9289Y and unknown motorcycle on 15.9.2022 along SLE

Dear Sir,

We refer to the abovementioned accident and to our telephone conversation moment ago.

As per our telephone conversation :-

- a. You will provide us with the details of the independent witness.
- b. Traffic was clear before you change lane.
- c. 3<sup>rd</sup> party came at fast speed and collided onto the rear of your vehicle.
- d. Your in-car camera is not working.
- e. Pillion has sustained superficial abrasions on the arm.
- f. No visible injury on the rider.
- g. Both rider and pillion conveyed to hospital by ambulance.
- h. No exchanged of particulars.
- i. Advised to file police report by the traffic police.
- j. To dispute liability as you are of the view that you are not at fault.

We will based on the video footage, independent witness's statement and police investigation result to assess the accident.

We will keep you posted of developments.

Please do not hesitate to contact me for any query.

Have a great day and stay safe.

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

Regards,

**Kathlyn Cheok**  
Complex Claims Examiner  
Auto Bodily Injury Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
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Singapore 079120  
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