

Hsiao Tong (LKKAuto)

From: Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>
Sent: Friday, 11 November 2022 5:47 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: [SEEK APPROVAL TO REJECT 3RD PARTY CLAIM] - AIG REF: 2636820093SG-003
// LKK REF: CC3/AIG22010432/Rpa3 [SG1696Z VS SLZ6392A ON 12/10/2022]

Hi Hsiao Tong

Please reject TP's claim based on OI's video, whereby OI was travelling within the lane. However, do request a copy of the TP video should TP disagree with our rejection.

Best Regards

Bennie Tan

Senior 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 1718
Bennie-WZ.Tan@aig.com | www.AIG.sg

Advanced Leave Notification:

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: Wednesday, 9 November 2022 2:10 pm
To: Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] [SEEK APPROVAL TO REJECT 3RD PARTY CLAIM] - AIG REF: 2636820093SG // LKK REF: CC3/AIG22010432/Rpa3 [SG1696Z VS SLZ6392A ON 12/10/2022]

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

Dear Sirs,

We refer to the above matter.

Based on OI video, our insured was driving straight within her lane and suddenly there is an impact and caused OI's vehicle overturn. We are of the view that our insured is not liable.

In view of this, we seek approval to reject third party claim.

Kindly let us have your comments/instruction. Thanks.

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)

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 30 November 2022 1:58 PM
To: Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses); Tan Wei Teck (Strides Automotive Services Pte Ltd)
Cc: CS A Team; Admin A
Subject: [REJECTION] - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012
Attachments: SLZ6392A STATEMENT.pdf; SLZ6392A OI VIDEO.mp4

WITHOUT PREJUDICE

Dear Sirs,

We refer to the above matter.

Attached is a copy of our insured accident report and video for your easy reference. The video shows that our insured was driving straight within her lane and suddenly there is an impact and caused her vehicle overturn. We are of the view that our insured is not liable for the accident.

In view of the above, we regret to inform you that we are unable to look into your client's matter.

Thank you.

"The video footage is confidential information and is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party."

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Saturday, 5 November 2022 11:11 PM
To: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@strides.com.sg>; Tan Wei Teck (Strides Automotive Services Pte Ltd) <WeiTeck.Tan@strides.com.sg>
Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Re: URGENT - Re: Request for GIA report - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012

Dear Karen,

Please email us the accident video.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

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

Sent: Friday, 28 October 2022 3:20 pm

To: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@strides.com.sg>; Tan Wei Teck (Strides Automotive Services Pte Ltd) <WeiTeck.Tan@strides.com.sg>

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

Subject: Re: URGENT - Re: Request for GIA report - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012

Dear Karen,

Thank you for the information.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

From: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@strides.com.sg>

Sent: Friday, 28 October 2022 2:36 pm

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Tan Wei Teck (Strides Automotive Services Pte Ltd) <WeiTeck.Tan@strides.com.sg>

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

Subject: RE: URGENT - Re: Request for GIA report - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012

WITHOUT PREJUDICE

Dear Mei Kuan,

As checked, we regret that TP vehicle should read as SLZ6392A which is also insured under AIG. Thanks.



Best Regards,
Karen Chan
Claims Department
Tel : 6866 2698

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

Sent: Friday, 28 October 2022 10:28 am

To: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@strides.com.sg>; Tan Wei Teck (Strides Automotive Services Pte Ltd) <WeiTeck.Tan@strides.com.sg>

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

Subject: URGENT - Re: Request for GIA report - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012

Importance: High

CAUTION: This email originated from outside of SMRT. Do not click links or open attachments unless you recognise the sender and are expecting the content or attachment.

Dear Karen,

we refer to our tele-conversation yesterday.

Please provide us the following.

- **evidence i.e. video and scene photo**

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

From: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@strides.com.sg>
Sent: Thursday, 27 October 2022 10:29 am
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Tan Wei Teck (Strides Automotive Services Pte Ltd) <WeiTeck.Tan@strides.com.sg>
Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Request for GIA report - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012

WITHOUT PREJUDICE

Dear Mei Kuan,

Attached herewith a copy of our bus accident report as you requested for. Thanks.

Best Regards,
Karen Chan
Claims Department
Tel : 6866 2698

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, 27 October 2022 10:13 am
To: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@strides.com.sg>; Tan Wei Teck (Strides Automotive Services Pte Ltd) <WeiTeck.Tan@strides.com.sg>
Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Re: Request for GIA report - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012

CAUTION: This email originated from outside of SMRT. Do not click links or open attachments unless you recognise the sender and are expecting the content or attachment.

Dear Karen,

Please provide us GIA report for claim registration.

Thank you.

Best Regards,

Mei Kwan | Admin

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

From: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@strides.com.sg>
Sent: Thursday, 27 October 2022 9:33 am
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Tan Wei Teck (Strides Automotive Services Pte Ltd) <WeiTeck.Tan@strides.com.sg>
Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Request for GIA report - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012

WITHOUT PREJUDICE

Dear Mei Kwang,

We are still in the midst of retrieving bus CCTV footage and our bus driver reported the matter as follows:

CIRCUMSTANCES OF ACCIDENT

On 12/10/2022 at 1414hrs I was driving SG1696Z, Svc 110, There were approximate 40 pax onboard. I was travelling straight on the 2nd lane of 04 lanes along THE (after Loyang Flyover)_ 1" and 2nd going to Chang' Airport There was a TP vehicle that was on the lane suddenly abruptly cut into my lane. A thud sound was heard. My travelling speed, approximate 55 km/hr, I immediately apply b to stop my bus. I saw my left front portion was hit by TP right front portion I stopped my bus and went down to conduct a check, my l Front left headlight broken TP vehicle (SL66392A): Right front and rear door dented I immediately reported this accident to BOCC. I check with the pax onboard whether they injured, no pax responded that they were not injured. I did not observe any injured person in this accident. After exchanged particulars, I was instructed to continue service. When I arrived at PTB3 Basement - BS: 95109 (Changi Airport There was a Chinese male pax in his 50s approached me. Pax claimed that he was experiencing pain on his lower l I immediately render my assistance to pax but declined for medical attention. I had issued The pax a WECare Card. Pax was alright PTB3 Basement BS: 95109 (Changi Airport P183), I do not admit fault on this side swipe accident case as I was travelling along my path. That is all.

Please note that your insured also called in on 12.10.2022 to check on claim procedure.

Name of caller: Ms. Jacqueline
Contact of caller:

Date of incident: 12 Oct 2022
Time of incident: 1330
Bus Service number: 110 / SG1696Z

Description: FP called in to report accident with SVC110 near PIE exit 1. FP mentioned that her car right side mirror was dragged by bus and was swerved to the front of the bus.

Whole right side of car was plastered to front of the bus. FP did not sustain any injuries.



Best Regards,
Karen Chan
Claims Department
Tel : 6866 2698

From: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Sent: Wednesday, 26 October 2022 10:06 am
To: Tan Wei Teck (Strides Automotive Services Pte Ltd) <WeiTeck.Tan@strides.com.sg>; Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@strides.com.sg>
Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Request for GIA report - SG1696Z ; doa : 12.10.2022 // YOUR REF: BUS/10/22/7012

CAUTION: This email originated from outside of SMRT. Do not click links or open attachments unless you recognise the sender and are expecting the content or attachment.

Dear Sir / Madam,

We refer to the above matter.

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

Please provide us the following.

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

- **GIA / police report**

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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