



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

20<sup>th</sup> February 2023

**1<sup>st</sup> Reminder**

Lee Mun Heng  
40B JANSEN ROAD  
SINGAPORE 544847)

Dear Sir,

**Your Ref: SKP61J**

**Our Ref: CC6/AIG22012039/Kpa3**

**ACCIDENT INVOLVING SKP 61J AND SMX 2453H ON 29/11/2022 10:00 ALONG/AT CAIRNHILL CIRCLE**

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 refer to our email dated of 02.12.2022 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any AIG Asia Pacific Insurance Pte. Ltd Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our AIG Asia Pacific Insurance Pte. Ltd Workshops conveniently located throughout Singapore. **Please report the accident within the next 07 days, i.e by 27<sup>th</sup> February 2023.**

Please note that with the effect of 1<sup>st</sup> Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the **Traffic Police** of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of **SMX2453H** has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **27<sup>th</sup> February 2023**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Yours faithfully

Ezlyna (Ms)

Case Handler

DID: 6841 6051

Email: ezlyna@lkkauto.com

This is a computer generated letter and no signature is required.

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

## **EzLyna (LKKAUTO)**

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**From:** EzLyna (LKKAUTO)  
**Sent:** Friday, 23 June 2023 9:44 am  
**To:** Foo Song Jun  
**Cc:** Admin A; Mohamed Nashik; Ling Ting An; Joseph Low; Victor Seng  
**Subject:** RE: CHECK LIABILITY:11 - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

### **Without Prejudice**

Dear Sirs,

We refer to the above matter.

We have our principal's instruction to reject your client's claim.

Pls find enclosed herewith our insured traffic police statement & sketch plan:-

#### Brief Details.

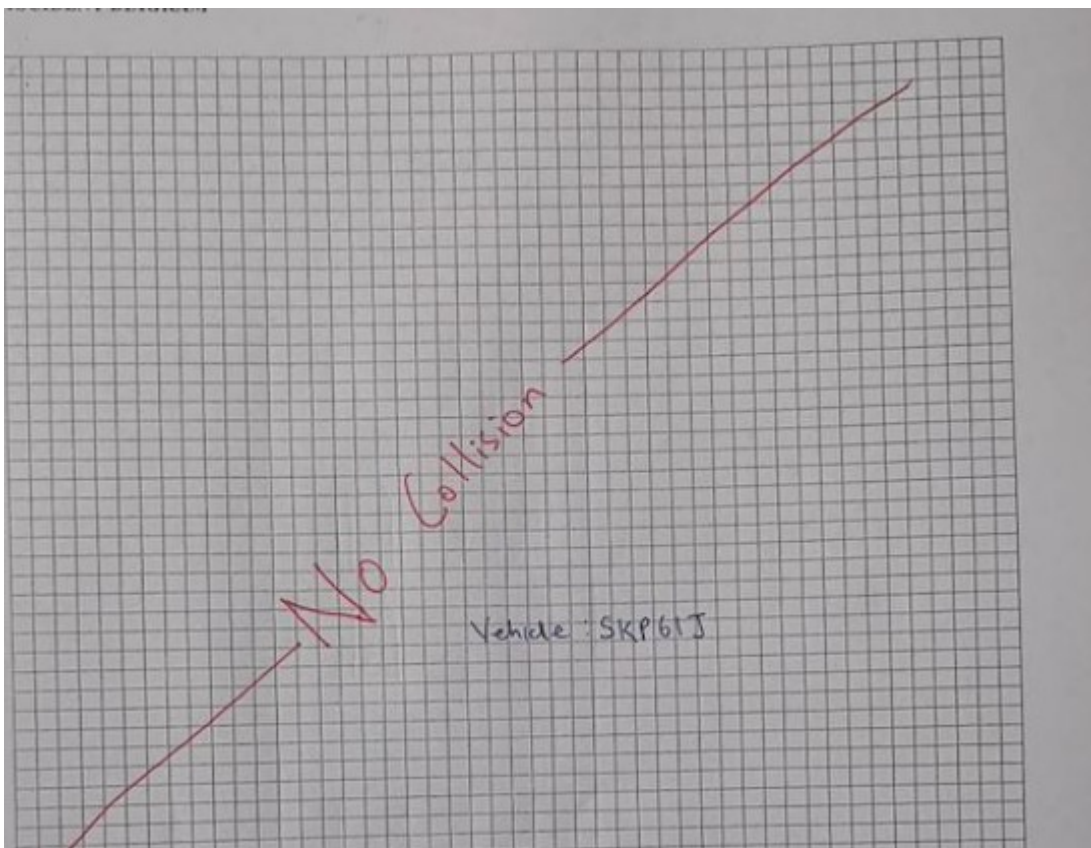
Your Ref: TP/IP/32537/2022

Dear Traffic Police, I refer to your letter above. I have no recollection of any accident on the date and time stated in the letter. I have spoken to Supervisor Goh Geok Lye Pamela (Tel: 65476079) around 11:25am, 07 Dec 2022, on the telephone and was asked to submit this report online for follow up.

I have video footage showing that I was already entering my place of work at Ngee Ann City at around 10:02am.

I have also informed Supervisor Pamela that I will be travelling between 8-18 Dec 2022. I can be contacted at 67330777 after the 18 Dec 2022 during office hours.

Thank you. Regards. Dr Lee



According to our insured there was neither accident nor collision and in addition, traffic police investigation result is inconclusive. Thus, we are unable to consider your client's claim.

Thank you.

With warmest regards,  
Ezlyna  
LKK Auto Consultants Pte Ltd

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**From:** Foo Song Jun <songjun.foo@ow.sg>

**Sent:** Monday, June 19, 2023 11:39 AM

**To:** Ezlyna (LKKAuto) <ezlyna@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Cc:** Mohamed Nashik <mohamed.nashik@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>

**Subject:** RE: CHECK LIABILITY:11 - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

Dear Ezlyna/Mei Kwan/Hsiao Tong,

Any updates for this case Liability?  
Has your insured reported ?

**Thank you**

**Foo Song Jun (Mr.)**

Motor Claims Officer  
Office : (+65) 6481 1522

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Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

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**From:** Ary Chua <[ary.chua@ow.sg](mailto:ary.chua@ow.sg)>

**Sent:** Tuesday, June 13, 2023 10:06 AM

**To:** EzLyna (LKKAUTO) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>

**Subject:** CHECK LIABILITY:11 - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

Dear Ezlyna/Mei Kwan/Hsiao Tong,

Any updates for this case Liability?

Thank you.

Best regards

**Ary Chua**

Motor Claims Admin Officer

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**From:** Ary Chua

**Sent:** Saturday, June 3, 2023 1:17 PM

**To:** 'EzLyna (LKKAUTO)' <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>; 'Mei Kwan (LKKAUTO)' <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Hsiao Tong (LKKAUTO)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Fitriy Bin Mohamad Nor <[fitriy@ow.sg](mailto:fitriy@ow.sg)>; Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>

**Subject:** CHECK LIABILITY:10 - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

Dear Ezlyna/Mei Kwan/Hsiao Tong,

Any updates for this case Liability?

Thank you.

Best regards

**Ary Chua**

Motor Claims Admin Officer

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**From:** Ary Chua

**Sent:** Wednesday, May 24, 2023 5:12 PM

**To:** EzLyna (LKKAUTO) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

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

Cc: Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>

**Subject:** CHECK LIABILITY:9 - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

Dear Ezlyna/Mei Kwan/Hsiao Tong,

Any updates for this case Liability?

Thank you.

Best regards

**Ary Chua**

Motor Claims Admin Officer

**OPTIMA//ERKZ™ PTE. LTD.**

Head Office: 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

Service Centre: 600 Sin Ming Avenue, CityCab Building, #03-00 Singapore 575733

Motor Insurance Claims Centre: Blk 10 Ang Mo Kio Industrial Park 2A, #01-05/06 Singapore 568047

Optima Carz Leasing: 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

Tel: (+65) 6255 1339

Tel: (+65) 6472 1313

Tel: (+65) 6481 1522

Tel: (+65) 6452 6868

**From:** Ary Chua

**Sent:** Wednesday, May 17, 2023 3:31 PM

**To:** Ezlyna (LKKAuto) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>

**Subject:** CHECK LIABILITY:8 - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

Dear Ezlyna/Mei Kwan/Hsiao Tong,

Has your insured reported ?

Would like to check on the liability for this case?

Thank you.

Best regards

**Ary Chua**

Motor Claims Admin Officer

**OPTIMA//ERKZ™ PTE. LTD.**

Head Office: 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

Service Centre: 600 Sin Ming Avenue, CityCab Building, #03-00 Singapore 575733

Motor Insurance Claims Centre: Blk 10 Ang Mo Kio Industrial Park 2A, #01-05/06 Singapore 568047

Optima Carz Leasing: 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

Tel: (+65) 6255 1339

Tel: (+65) 6472 1313

Tel: (+65) 6481 1522

Tel: (+65) 6452 6868

**From:** Ary Chua

**Sent:** Thursday, May 11, 2023 1:49 PM

**To:** Ezlyna (LKKAuto) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>

**Subject:** CHECK LIABILITY: 7 - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

Dear Ezlyna/Mei Kwan/Hsiao Tong,

Has your insured reported ?

Would like to check on the liability for this case?

Thank you.  
Best regards

**Ary Chua**

Motor Claims Admin Officer

**OPTIMA//ERKZ™ PTE. LTD.**

**Head Office:** 6 Kung Chong Road Singapore 159143  
**Branch:** 9A Serangoon North Ave 5 Singapore 554500  
**Branch:** Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112  
Tel: (+65) 6484 9919 Fax: (+65) 6481 1993  
Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

**From:** Ary Chua

**Sent:** Tuesday, April 25, 2023 5:08 PM

**To:** EzLyna (LKKAUTO) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>

**Subject:** CHECK LIABILITY: 6 - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

Dear Ezlyna/Mei Kwan/Hsiao Tong,

Has your insured reported ?  
Would like to check on the liability for this case?

Thank you.  
Best regards

**Ary Chua**

Motor Claims Admin Officer

**OPTIMA//ERKZ™ PTE. LTD.**

**Head Office:** 6 Kung Chong Road Singapore 159143  
**Branch:** 9A Serangoon North Ave 5 Singapore 554500  
**Branch:** Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112  
Tel: (+65) 6484 9919 Fax: (+65) 6481 1993  
Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

**From:** Kaitlyn Chio <[kaitlyn.chio@ow.sg](mailto:kaitlyn.chio@ow.sg)>

**Sent:** Saturday, March 18, 2023 1:59 PM

**To:** EzLyna (LKKAUTO) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Ary Chua <[ary.chua@ow.sg](mailto:ary.chua@ow.sg)>

**Subject:** RE: (CHECK LIABILITY) NEW CASE - SMX2453H CLAIMING AGAINST SKP61J (AIG), DOA: 29/11/2022 \*\*\* LKK REF: CC6/AIG22012039/Kpa3

Dear Lyna,

Has your insured reported ?

Thank you.  
Best Regards,

**Kaitlyn Chio (Ms.)**

Motor Claims Executive

Office : (+65) 6481 1522

**OPTIMA//ERKZ™ PTE. LTD.**

**Head Office:** 6 Kung Chong Road Singapore 159143  
**Branch:** 9A Serangoon North Ave 5 Singapore 554500  
**Branch:** Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112  
Tel: (+65) 6484 9919 Fax: (+65) 6481 1993  
Tel: (+65) 6481 1522 Fax: (+65) 6481 1011



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	01 Dec 2022 15:42	<b>Clm Dtl Modified</b>	Claimant's Name: -> LUMENS AUTO PTE LTD. Claimant's ID: -> 20142696 1K.	[A] HOW MEI KWAN
2	01 Dec 2022 15:42	<b>Clm Veh Model Changed</b>	(205918) TOYOTA PRIUS PLUS 1.8 (A).	[A] HOW MEI KWAN
3	01 Dec 2022 15:42	<b>Clm Created</b>	Reg No: SMX2453H, Acct Date: 2022/11/29. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: Optima Werkz Pte Ltd (HQ)	[A] HOW MEI KWAN
4	01 Dec 2022 15:42	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	01 Dec 2022 15:42	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/12/12	[A] HOW MEI KWAN
6	01 Dec 2022 15:42	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	01 Dec 2022 15:42	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	01 Dec 2022 15:42	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	01 Dec 2022 15:43	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	01 Dec 2022 15:43	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	05 Dec 2022 17:57	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
12	08 Dec 2022 09:10	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
13	08 Dec 2022 09:15	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
14	08 Dec 2022 14:02	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Ezlyna
15	14 Dec 2022 15:58	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
16	27 Feb 2023 15:32	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
17	27 Feb 2023 22:09	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] JOANNE LEE KHANG MIN
18	27 Feb 2023 23:38	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lim, Kok-Chong
19	21 Jun 2023 11:47	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
20	22 Jun 2023 15:32	<b>Adj Mandate Request</b>	Cur,Req:0.00:TO REJECT TP CLAIM AS OI REPORTED NO COLLISION AND P IR INCONCLUSIVE.	[A] CHEW HSIAO TONG
21	22 Jun 2023	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/12/12. Mandate Remarks: Please proceed to reject TP claim first.	[I] Tan, Bennie-WZ

AUDIT TRAIL				
No.	On	Audit	Remarks	By
	15:33			
	22 Jun			
22	2023	<b>Adj Mandate Set</b>	Approved:0.00:Please proceed to reject TP claim first.	[I] Tan, Bennie-WZ
	15:33			

Date From    
 Date To    
 Audit Type  

#### ACTIVITY

[02/12/2022 14:29] HOW MEI KWAN:  
 OINR. To send out first letter. (via email only)

#### Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2877879	01 Dec 2022 15:48:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMX2453H	SKP61J	11.00
2878439	02 Dec 2022 15:05:55	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMX2453H	HOW MEI KWAN	xx.xx