

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 14 April 2023 10:31 AM  
**To:** Elsie Ng  
**Subject:** RE: ACCIDENT INVOLVING SMN583G(AIG) AND FBA6865C AT/ALONG SIMEI ST 3 ON 14/12/2022

Dear Sirs/Mdm,

Thank you for your email.

We would like to request for the following document for our review: -

- A copy of letter/ result from LTA.
- Accident scene photos.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Elsie Ng <elsieng\_1@hotmail.com>  
**Sent:** Thursday, April 13, 2023 9:12 AM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SMN583G(AIG) AND FBA6865C AT/ALONG SIMEI ST 3 ON 14/12/2022

Dear Hsiao Tong,

In addition to my earlier email below, please be informed that I do not acknowledge that I am at fault as it's the motorists who swerved towards me and in order to avoid him, I have to move to my left and I still have all the photos with me.

So, please see what you do.

Thanks.  
Elsie Ng.

**From:** Elsie Ng <[elsieng\\_1@hotmail.com](mailto:elsieng_1@hotmail.com)>

**Sent:** Thursday, April 13, 2023 8:37 AM

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

**Subject:** Re: ACCIDENT INVOLVING SMN583G(AIG) AND FBA6865C AT/ALONG SIMEI ST 3 ON 14/12/2022

Dear Hsiao Tong,

Good morning,

I have received the result from LTA and it states that they can't justify which party is at fault as per the statement submitted by us.

As per the day of the accident and photos which I have taken, and what the motorist said, quote "my motor bike is perfectly fine, but look at your car it's damaged", and he laughed. So, may I know what is he claiming for?

May I know if I can counter claim him too?

Would appreciate if you could call me on my mobile at 98377709.

Thanks.

Regards,

Elsie Ng

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

**Sent:** Monday, April 10, 2023 2:14 PM

**To:** [ELSIENG\\_1@HOTMAIL.COM](mailto:ELSIENG_1@HOTMAIL.COM) <[ELSIENG\\_1@HOTMAIL.COM](mailto:ELSIENG_1@HOTMAIL.COM)>

**Subject:** ACCIDENT INVOLVING SMN583G(AIG) AND FBA6865C AT/ALONG SIMEI ST 3 ON 14/12/2022

**NG HONG KEOW**

[By Email Only]

Dear Sir/Madam,

**You Ref: SMN583G**

**Our Ref: CC6/AIG23001915/Upa3**

**ACCIDENT INVOLVING SMN583G(AIG) AND FBA6865C AT/ALONG SIMEI ST 3 ON 14/12/2022**

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 FBA6865C against your insurance policy.

Both parties involved have given conflict of version. 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.

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**

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