

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 24 March 2023 9:04 AM  
**To:** shenru15@gmail.com  
**Subject:** RE: CLAIM NOTIFICATION - ACCIDENT INVOLVING SNF1027U(AIG) AND PC5353T AT/ALONG JUNCTION OF STILL ROAD AND EAST COAST ROAD ON 17/02/2023  
**Attachments:** INSPECTION PHOTOS.pdf

Dear Ms Teo,

Apologised for late response.

Please be informed that third party had submitted a copy of video footage to support their claim. However, we are unable to share the video footage to you via Email. If you wish to view the video footage, you may come down to our office for the video viewing.

For third party vehicle damages, our surveyor who had inspected third party bus is reviewing the matter and we will update you on the final amount after surveyor completed his assessment. We attached here with our inspection photos for your easy reference.

Please call us if you have any questions. 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:** Shen-Ru Teo <shenru15@gmail.com>  
**Sent:** Thursday, March 23, 2023 3:52 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** Re: CLAIM NOTIFICATION - ACCIDENT INVOLVING SNF1027U(AIG) AND PC5353T AT/ALONG JUNCTION OF STILL ROAD AND EAST COAST ROAD ON 17/02/2023

Hi Hsiao,

I note that more than a week has passed since my last email to you.

Please can I have an update on my request below? Thank you.

Kind regards,

Shen-Ru

On Wed, 15 Mar 2023 at 11:32 AM, Shen-Ru Teo <[shenru15@gmail.com](mailto:shenru15@gmail.com)> wrote:

Hi Hsiao Tong,

Please would you mind holding-off the settlement-related discussions for now?

Please would you mind letting me have the claims document that was submitted by the owner of the other vehicle (including any video evidence that was included in support of the claim)? Please also include the details of damage to the vehicle that was allegedly caused by the incident (and the valuation of the repairs for the same)? I just want to check their version of events and that they have not included anything that is irrelevant, or excessive.

Please ring me at 90071067 if you have any questions. Thank you.

Kind regards,

Shen-Ru

On Tue, 14 Mar 2023 at 4:55 PM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**TEO SHEN-RU** [By Email Only]

Dear Sir/Madam,

**Our Ref: CC6/AIG23002479/Apa3**

**You Ref: SNF1027U**

**ACCIDENT INVOLVING SNF1027U(AIG) AND PC5353T AT/ALONG JUNCTION OF STILL ROAD AND EAST COAST ROAD ON 17/02/2023**

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 third party claim from PC5353T against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best term.

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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Regards,

Shen-Ru

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