

15/3/2015

Suriamurthy Visaline

INS. CASE OWNER:

CC 6 /AIG15003394

3P b3 9

LKK:

IDAC:

ASSIGNMENT

Surveyor:

Taufik

DOI:

26/2/15

Date / Time:

26/2/15

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SDR 5220L

Claim No.:

6847486460 SG

Name of Insured:

Shivdya Muthu

Policy No.:

Insured Tel No.:

HP: 9452 8248

Make / Model:

Excess Sec II :SS

D.O.A: 13/2/15

Place of Accident:

Is driver the owner? (YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.:

(V/L: YES / NO Insured Liability:

% Final ? Yes / No

SDR 2256H



INSRS:

WSP: Woon Meng

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time		STAGE	DATE / PIC
6/3/15	FOR CSO ONLY:	Finalisation:	
Sharon	Is driver the owner? (YES / NO)	Email AIG for OI GIA:	
	If NO, Driver Name / Age:	Apt letter to OI:	
	Driver's Own Vehicle Number:	Call OI:	
	Insurance Company:	After call ltr to OI: emails w/o	
	SDR 2256H - X	Type Report: (dispute)	
	SDR 5220L - X	Prepare Invoice:	
5/3/15	NO OI GIA Report. ltr letter sent out.	Others:	
9/3/15	Called OI to inform TP. She said OI was her husband. She not aware of accident. OI not in town. Mailing addr also wrong. Not cooperative.	Documentation Check List:	Handler Typist
5pm	- email to AIG for correct mailing addr.	OI Apt Ltr:	
		Authorisation To Act:	
		Release Voucher:	
		Final Repair Bill:	
		Car Rental Invoice:	
27/3/15	Reminder sent to AIG for OI's addr.	LTA / GIA:	
5-20pm	called OI, no ans.	Medical Bill:	
	called OI to inform TP claims. OI informed no accident / involvement.	Approval Email:	
30/3/15	- Rec'd CCTV footage from TP repairer.	Payment Breakdown Form:	
	OI hit onto TP when TP giving way to other veh.	Others:	
30/3/15	called OI, overseas.		
4/5/15	- Rec'd OI GIA report. - VIDEO SHOWED TP VEH JERKED FORWARD -		
7/5/15	- email to AIG for further instructions as OI mentioned no contact & forward CCTV to AIG. (Pending).		
31/3/2015	1st AR Registered Mail by Sharon, the Charge Charles Amte & J. S. P. file will return back to her. Rec'd an official receipt on 1st April 2015		

FINAL SETTLEMENT	Date:	Confirm with	
Repair Cost:	SS	Final Liability:	% (Agreed / Assessed)
Loss of Rental:	SS	(days)	BOLA S/N No.: 27
Loss of Use:	SS	(S	If NO or B 28, Ass. Lia:
Disbursement:			Claim status: Normal/Reject/Private Settle (W)
Legal Cost:	SS		Report Format: TP
Total:	SS		3) Survey fee: \$320 + \$20
		Global Sum: SS	

RECEIVED 2 MAY 2015

COPY SENT

Ref:

Date/Time

Actions / Instructions

TO call 01 & let him view CCTV.

14/06/15 @ 2:47 PM - call 01. NO RESPONSE. BUSY TONE.
@ 4 PM - call 01. NO RESPONSE.

17/06/15 @ 10 AM - call 01. BUSY TONE.

20/06/15 @ 3 PM - call 01. NO RESPONSE.

25/06/15 @ 2 PM - call 01. BUSY TONE.

(08/11/13)

Surveyor: Tayfikh

REF:

ALG

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

OD: TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____

Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Report: _____ Consistent? : Yes or No

GIA / PR Sean: _____ Consistent? : Yes or No

Est. Repairs: 04 days Res.: Yes or NoLum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Ms KeyVeh No: 53R 2256HYr Regn: 2009Apr.

Type: M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Myundai Avante

c.c.

1591Colour: Black

A/C: Insured / Std / NI / NA

Sp. Reading: 135 H/C

T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: KMH0441BR 94753332

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modl: NII / S/Rim / STD A/Rim or

Tyre Size: F: 185/65R15

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal. 0 mmR/Bal. 0 mmL/Bal. 6 mmL/Bal. 20 mm

D.O.A. _____

D.O.I. 26/2/15Survey held at Wan Man

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

SD 42414* w/s will pass estimate later.Submit LIC # 120 (Bal # 2151.92/674) - includes
chalc flow # 296.50

Date/Time, File Pass to?

☐

: Preli. Report

☐

: Final Report

Days Of Repair: _____

Resurvey No. of Trip: _____

Survey Fee: _____

Transportation: _____

S + RS. \$

Photos

Others

TOTAL

1)

Date/Time, File Return to?

2)

Report Format: _____

Lump Sum / I.B.I. (\$) _____

Add Fee:

☐

: Site Insp (\$ _____)

☐

: Interview (\$ _____)

☐

: Tech. Invs (\$ _____)

☐

: Weekend (\$ _____)




LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC6/AIG15003394/T1sm3		
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 26-02-2015		
		Code : AIG		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SDQ 5220L	Veh. Inspected	SJQ 2256H	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	26/02/2015	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	13/02/2015	Inspection Date	26/02/2015	
Survey held at	WOON MENG MOTOR PTE LTD 42 SUNGEI KADUT AVENUE SINGAPORE 729666			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

Woon Meng Motor Pte Ltd

Office : 140 Upper Bukit Timah Road, #03-15 Beauty World Plaza, Singapore 588176

Workshop: 50 Bukit Batok St 23, #01-06 Midview Building, Singapore 659578

Tel: 6316 1131 HP: 9730 2017 Fax: 6316 7050

42, Sungei Kadut Ave, Singapore 729666 Tel : 63268523

(Email Address : woonmeng @singnet.com.sg)

Co Reg No. 200603678M

GST Reg No. 20-0603678M

Estimate

TP CLAIM

To : AIG Asia Pacific Insurance Pte Ltd
Motor Claims Dept

Date : 27 Feb 2015

Dear Sirs :

Fax : 68357402

RE : ESTIMATE COST FOR HYUNDAI HD AVANTE 1.6A - SJQ2256H
ACC. INVOLVING SJQ2256H & SDQ5220L ON 13/02/2015

<u>ITEMS</u>	<u>DESCRIPTION</u>	<u>QTY</u>	<u>PRICE</u>
1	Rear bumper.	1pc	\$ 491.10 <i>de✓</i>
2	Rear bumper reinforcement.	1pc	\$ 242.80 <i>?</i>
3	Rear bumper sponge.	1pc	\$ 128.30 <i>d?</i>
4	Rear bumper retainer @\$69.7ea.	2pcs	\$ 139.40 <i>we✓</i>
5	Rear lamp n/s.	1pc	\$ 284.30 <i>xnn</i>
6	Rear end panel.	1pc	\$ 527.40 <i>xR</i>
7	Rear end panel top garnish.	1pc	\$ 89.10 <i>xnn</i>
			\$ 1,902.40
	Less 20%		\$ (380.48)
			\$ 1,521.92
9	Rear sensor.	1set	\$ 220.00 <i>200 ✓</i>
	Sum Carried Forward		\$ 1,741.92

Sum Carried Forward

\$ 1,741.92

Labour Charge & Misc

To remove, repair, replace & weld damaged parts.

\$ 700.00 ⁴⁰⁰

To R & R wiring.

\$ 60.00 ²⁰

To putty & spray painting.

\$ 850.00 ⁴⁰⁰

Total

\$ 3,351.92

All prices quoted are subjected to 7% GST.

This is a computer generated document. No signature is required.

Taylor 97495429
wps
Resing after repair
Hdys

Joy Irene (LKK Auto)

From: Bryan Ang
Sent: Thursday, 13 August, 2015 4:12 PM
To: Joy Irene (LKK Auto); Vic
Cc: Admin A
Subject: RE: TP / 6847486460SG/SJQ2256H

Dear Joy

Please inform surveyor to be mindful when finalizing this case too.

If possible, let me know before you pass to surveyor so I can directly tell him.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Tong, Fong Fong [mailto:FongFong.Tong@aig.com]

Sent: Thursday, 13 August 2015 4:10 PM

To: Joy Irene (LKK Auto) <JoyIrene@lkkauto.com>; Suriamuthy, Visaline <Visaline.Suriamuthy@aig.com>; Vic <vicalpeh@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: TP / 6847486460SG/SJQ2256H

Hi Joy

Thanks for your explanation, I will call our insured regarding this issue.
And get back to you.

Fong

From: Joy Irene (LKK Auto) [mailto:JoyIrene@lkkauto.com]

Sent: Thursday, August 13, 2015 3:50 PM

To: Suriamuthy, Visaline; Vic

Cc: Admin A; Tong, Fong Fong

Subject: RE: TP / 6847486460SG/SJQ2256H

Dear Visaline,

We need our insured's cooperation to resolve their issue and the time of would depend on their participation and cooperation. However, we receive no cooperation at the time we called OI.

Our insured driver's report in his GIA stated "no contact".

His "no contact" report is inconsistent with their letter sent to us on 10.04.2015 which stated and to quote "when his car touched my car..".

Our insured reported late of 3 months after the accident. With this 3 months gap, it would be difficult to determine the consistency of damages to insured's vehicle in relation to this accident.

We attached herewith the letter from insured for your reference.

View Received Message

This mail is associated with :

*SJQ2256H (6847486460SG)
[SDQ5220L]
TP
LEE YONG JING
Feb 13 2015 9:00PM
[RAJIV MALIWAL]

[Reply](#) [Reply All](#) [Mark as Unread](#) [Print Message](#) [Delete Message](#) [Forward](#)

From AIG Asia Pacific Insurance Pte. Ltd. (AIG_SG), sent on 02/03/2015 09:45 AM.
To LKK_HQ
Subject No OI GIA Report (SJQ2256H VS SDQ5220L)

Hi

Pls be advice that no OI GIA report received
Pls find OI details below for your further actions

OI name : SRIVIDYA MALIWAL

Address :

61

GRANGE ROAD

06-03 BEVERLY HILLS APARTMENTS

Singapore 249570

Mobile No: 94528248

Thank you.

Regards,

Suchatri Bon Pelum

AIG

Claim Department

Global Operations and Systems | AIG Shared Services

Suchatri.bonpelum@aig.com

www.AIG.com

DOCUMENTS SUMMARY

There are no documents.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/AIG15003394/T1sm3

06 MAR 2015

SRIVIDYA MALIWAL
61 GRANGE ROAD
06-03 BEVERLY HILLS APARTMENTS
Singapore 249570

Dear Sirs,

**ACCIDENT INVOLVING SDQ 5220L & SJQ 2256H ON 13 FEB 2015 ALONG
SCOTTS RD NEAR A BUS STOP INFRONT THONG TECK BLDG**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Sharon
Claims
Tel : 6749 4274
Fax: 6741 4108
Email : sharonyee@lkkauto.com

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



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/AIG15003394/T1sm3

31 March 2015

Srividya Maliwal

61 Grange Rd
#16-03 Beverly Hills Apartments
SINGAPORE 249570

By Registered Mail

Dear Sir/Madam,

**ACCIDENT INVOLVING SDQ 5220L AND SJQ 2256H ON 13/02/2015 ALONG SCOTTS RD
NEAR THONG TECK BLDG AROUND 2145 HRS.**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, **AIG Asia Pacific Insurance Pte Ltd** to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Refer to the telephone conversation with Mr Rajiv Maliwal on 27.03.2015. We have received CCTV footage from SJQ 2256H showing that your vehicle rear ended to his vehicle on the above mentioned date and time.

Our record shows that to date, you/your driver have not reported the accident to us. We would appreciate it if you could urgently file a report at any of AIG reporting centre. You may refer to your Certificate of Insurance for the list of the reporting centre.

Please note you had been notified via post from our office dated 06/03/2015.

To enable us to look into the matter immediately, please let us hear from you within **fourteen (14)** days from date of this letter (by 14/04/15).

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

Yours faithfully,

Sharon Yee
DID: 6749 4274
Fax: 6741 4108
Email: sharonyee@lkkauto.com

c.c. Claims Manager
AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

To : Traffic Police – Deputy Head, Investigations Department
Fax : 65474885

ONLY FOR ACCIDENTS IN SINGAPORE

NON-INJURY MOTOR ACCIDENT REPORT SCHEME
FORM ON NON-REPORTING BY INSURED

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows:-

Date of accident : 13/02/2015
Time of accident : 2145Hrs
Place of accident : SCOTTS RD NEAR THONG TECK BLDG
Third Party's name : LEE YONG JING(LI YONGJING)
Third Party's vehicle number : SJQ 2256H
Our insured's Driver name : RAJIV MALIWAL
Our insured's vehicle number : SDQ 5220L
Our insured's NRIC number : S2715301A
Our insured's address : 61 GRANGE RD
#16-03 BEVERLY HILLS APARTMENT
Singapore 249570

Our Insured's telephone number : 9452 8248 / 96166724

A letter dated (31/03/2015) was sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter.
(Please cite our reference number:- CC6/AIG15003394/T1sm3)

Name and address of insurance company : AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 AIG Bldg
Singapore 079120

Name of contact person : Sharon Yee
Contact Number : 6749 4274 / Fax: 6741 4108
Date : 27/04/2015

Sharon Yee

From: Rajiv Maliwal <maliwalr@yahoo.com>
Sent: Sunday, 12 April, 2015 10:02 PM
To: Sharon Yee
Subject: Your Ref: CC6/AIG15003394/Tism3 : Incorrect Reporting of Facts relating to Purported Accident

April 10 2015
Ms. Sharon Yee
LKK Auto Consultants Pte Ltd

Dear Madam

Your Ref: CC6/AIG15003394/Tism3

Incorrect Reporting of Facts relating to Purported Accident

We are in receipt of your above mentioned letter and are completely shocked by the misrepresentation of facts and incorrect reporting of an "alleged accident" by you and your clients.

Your client was driving the car SJQ2256H without a legal driving licence. When this car touched my car (SDQ 5220L), my husband, Rajiv Maliwal, who was driving the car at that time, stopped to examine whether there were any scratches to either car. Your client got out of the car and apologized for the mistake. When my husband asked to see the driving licence, your client was extremely apologetic and pleaded with my husband not to report the incident. Since there were no scratches on either car, my husband very kindly allowed the driver to drive away.

These are the facts of the case.

I would request you and your clients not to harass me or my husband unnecessarily, else we will have to take this matter up with the authorities.

Regards

Srividya Maliwal

Cc: Claims Manager, AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Department)

*We thank you for your email dated 12th instant
INSTEAD OF T/P*

*1ST OF ALL (PLEASE NOTE THAT WE ARE REPRESENTING AIG,
YOUR INSURER IN HANDLING CLAIM FROM SJQ 2256H WHO WAS
ALLEGEDLY INVOLVED IN CAPTIONED ACCIDENT
MOTOR*

*UNDER TERMS AND CONDITIONS OF POLICY INSURED DRIVER
WITHIN 24 HOURS IMMEDIATELY AFTER OCCURRENCE AT ANY
SHOULD REPORT ACCIDENT AT APPROVED REPORTING CENTRE
IN RESPECTIVE OF WHETHER THERE IS ANY T/P
CLAIM FORTHCOMING WHICH IS A CONDITION PRECEDENT TO
INSURER'S LIABILITY*

*IN SOME CASES, PARTIES INVOLVED MAY NOT WANT TO
EXCHANGE INFORMATION AND PARTICULARS OVER
THE UNPLEASANT TRAFFIC ACCIDENT WHICH DOES NOT
MEAN THAT T/P DRIVER IS NOT HOLDING A QUALIFIED
DRIVING LICENCE.*

*THEREFORE, IN ORDER TO LOOK INTO T/P'S CLAIM ON
AIG'S BEHALF, YOU ARE KINDLY ADVISED ^{TO URGE} YOUR DRIVER
TO LODGE ACCIDENT REPORT AT INSURER'S APPROVED
REPORTING CENTRES SPECIFIED IN THE CERTIFICATE OF
INSURANCE.*

*YOUR EARLY ACTION AND CO-OPERATION
IS HIGHLY APPRECIATED*

Vic

From: Bryan Ang
Sent: Thursday, 13 August, 2015 4:12 PM
To: Joy Irene (LKK Auto); Vic
Cc: Admin A
Subject: RE: TP / 6847486460SG/SJQ2256H

Dear Joy

Please inform surveyor to be mindful when finalizing this case too.

If possible, let me know before you pass to surveyor so I can directly tell him.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Tong, Fong Fong [mailto:FongFong.Tong@aig.com]
Sent: Thursday, 13 August 2015 4:10 PM
To: Joy Irene (LKK Auto) <JoyIrene@lkkauto.com>; Suriamuthy, Visaline <Visaline.Suriamuthy@aig.com>; Vic <vicalpeh@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: TP / 6847486460SG/SJQ2256H

Hi Joy

Thanks for your explanation, I will call our insured regarding this issue.
And get back to you.

Fong

From: Joy Irene (LKK Auto) [mailto:JoyIrene@lkkauto.com]
Sent: Thursday, August 13, 2015 3:50 PM
To: Suriamuthy, Visaline; Vic
Cc: Admin A; Tong, Fong Fong
Subject: RE: TP / 6847486460SG/SJQ2256H

Dear Visaline,

We need our insured's cooperation to resolve their issue and the time of would depend on their participation and cooperation. However, we receive no cooperation at the time we called OI.

Our insured driver's report in his GIA stated "no contact".

His "no contact" report is inconsistent with their letter sent to us on 10.04.2015 which stated and to quote "when his car touched my car..".

Our insured reported late of 3 months after the accident. With this 3 months gap, it would be difficult to determine the consistency of damages to insured's vehicle in relation to this accident.

We attached herewith the letter from insured for your reference.

With the presence of our insured on the said date, time and place of the accident and perusing their letter, we are of the opinion that OI's involvement and having contact with TP vehicle is likely possible.

The above is our opinion and subject for your own view.

Kindly advice on your opinion and or instruction for this case.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: joyirene@lkkauto.com | fax: 6741-4108

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

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From: Suriamuthy, Visaline [<mailto:Visaline.Suriamuthy@aig.com>]

Sent: Thursday, 13 August, 2015 2:15 PM

To: Vic <vicalpeh@lkkauto.com>; Joy Irene (LKK Auto) <JoyIrene@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Tong, Fong Fong <FongFong.Tong@aig.com>

Subject: RE: TP / 6847486460SG/SJQ2256H

Hi,

Kindly give me a timeframe on how long you need time to gather information as OI is chasing on this claim.

Regards,

Visaline Suriamuthy

AIG

Claims Adjuster | Express Auto Claims

Claims | AIG Asia Pacific Insurance Pte Ltd

From: Suriamuthy, Visaline

Sent: Wednesday, August 12, 2015 5:34 PM

To: 'Vic'; Joy Irene (LKK Auto)

Cc: Admin A; Tong, Fong Fong

Subject: RE: TP / 6847486460SG/SJQ2256H

Hi,

Kindly give me a timeframe on how long you need time to gather information as OI is chasing on this claim.

Regards,

Visaline Suriamuthy

AIG

Claims Adjuster | Express Auto Claims

Claims | AIG Asia Pacific Insurance Pte Ltd

From: Vic [<mailto:vicalpeh@lkkauto.com>]

Sent: Wednesday, August 12, 2015 8:40 AM

To: Suriamuthy, Visaline; Joy Irene (LKK Auto)

Cc: Admin A; Vic
Subject: RE: TP / 6847486460SG/SJQ2256H

Your Ref: 847486460SG
Our Ref: CC6/AIG15003394/T1jm3

Dear Visaline,

We refer to your below email and to our telephone conversation previously.

Please be informed that we had already inspected the TP vehicle.

Due to the large file size, we are unable to attached the TP CCTV footage by email.

However, below is the link of the TP CCTV footage for your reference.

<https://www.dropbox.com/s/4f5e1bour8dwyrq/SJQ%202256H%20DOA%20130215.AVI?dl=0>

We will gather more information and relevant documents from insured to support his denial of this accident and will revert back for an update.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

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From: Suriamuthy, Visaline [<mailto:Visaline.Suriamuthy@aig.com>]

Sent: Tuesday, 11 August, 2015 4:58 PM

To: Vic; Joy Irene (LKK Auto)

Subject: TP / 6847486460SG/SJQ2256H

Dear Both

Spoken with Insured. Insured totally dispute on the TP claim. Insured says that there is no body contact and there was a gap between both vehicles.

Insured also mentioned that there was few cm gap between both vehicles.

Have you all surveyed TP's vehicle? As spoken earlier with Vic, the video footage its only covers the front where OI's car is not visible, and we can't take this as an evidence.

Kindly contact Oi and validate on the damages. Kindly reject the TP claim if OI is not liable.

Regards,

Visaline Suriamuthy

AIG

Express Claims Adjuster
Claims Operations | AIG Shared Services

Level 7, Menara Worldwide, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia.
Tel + 8001206556 | Ext 1012218

Visaline.Suriamuthy@aig.com | www.AIG.com

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Srividya Maliwal

61 Grange Road, #16-03, Singapore 249570

April 10 2015

Ms. Sharon Yee

LKK Auto Consultants Pte Ltd

Dear Madam

Your Ref: CC6/AIG15003394/Tism3

Incorrect Reporting of Facts relating to Purported Accident

We are in receipt of your above mentioned letter and are completely shocked by the misrepresentation of facts and incorrect reporting of an "alleged accident" by you and your clients.

Your client was driving the car SJQ2256H without a legal driving licence. When this car touched my car (SDQ 5220L), my husband, Rajiv Maliwal, who was driving the car at that time, stopped to examine whether there were any scratches to either car. Your client got out of the car and apologized for the mistake. When my husband asked to see the driving licence, your client was extremely apologetic and pleaded with my husband not to report the incident. Since there were no scratches on either car, my husband very kindly allowed the driver to drive away.

These are the facts of the case.

I would request you and your clients not to harass me or my husband unnecessarily, else we will have to take this matter up with the authorities.

Regards



Srividya Maliwal

Cc: Claims Manager, AIG Asia Pacific Insurance Pte Ltd

(Motor Claims Department)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 22 May 2018 12:42 PM
To: 'Sukimin, Nurasikin'
Cc: Admin A
Subject: Your Ref: 6847486460SG *Our Ref: CC6/AIG15003394/T1pb3 [ACCIDENT INVOLVING SDQ 5220L(OI) & SJQ 2256H(TP) ON 13/02/2015]

Your Ref: **6847486460SG**
Our Ref: CC6/AIG15003394/T1pb3

Dear Sirs,

ACCIDENT INVOLVING SDQ 5220L(OI) & SJQ 2256H(TP) ON 13/02/2015

We refer to the above matter.

We had inspected third party vehicle on 26/02/2015. However there was no response from third party on submission of LOD/documents up-to-date.

In view of non-development from the third-party, we will proceed to temporarily close this outstanding claim file and submit our survey report to your good-office.

In future, if there are any new developments from the claimant, we will inform you for our further handling.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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POSTING RECEIPT FOR REGISTERED ARTICLE(S)

NOTES: a) Separate forms are to be used for Insured and Non-Insured Registered Articles.
b) Please provide all information required and produce this receipt for all enquiries.
c) * Please tick where applicable. It shall be assumed no Advice of Receipt (AR) or Insurance is required, or delivery by air is requested if relevant * is left
d) Please indicate the return address on the item(s) to ensure prompt return in event of non-delivery to the addressee(s).
e) Please post item(s) at the post office counter according to the sequence stated below.

1. Name & Address of Addressee SKH 3853N1 (01)
IKari Enterprise Pte Ltd 5K 6060E (7P)
78 Shenton Way
#25-02
S(079120)

2. Name & Address of Addressee SDQ 5220L & SJR 2286H
Sividyah Mahwah
61 Orange Rd
#16-03 Beverly Hills Apts
S(249570)

AR*: <input type="checkbox"/> Y <input type="checkbox"/> N	By*: <input type="checkbox"/> AIR <input type="checkbox"/> SUR
Insurance*: <input type="checkbox"/> Y S\$	<input type="checkbox"/> N
Contents:	

For Official Use Only
(Item numbers are printed in air
at counter)

Sender's Agreement

I have read, understood and agreed to the terms and conditions of posting overleaf. I accept the maximum liability payable for Registered Mail Service and certify that all information provided by me is true and the item(s) does not contain any hazardous or prohibited item(s).

Name & Signature

Date

SINGAPORE POST
ROBINSON ROAD
GST Reg. Add: SINGAPORE POST CENTRE
10 EUNOS ROAD 8
SINGAPORE 408600
GST Reg. No: M2-0105651-9
Date: 31 Mar 2015 Time: 16:22:01

Description	Amount(S\$)	GST@7%
Re* No: PSL01/2969/090/0239 Postage Label LOCAL 2 X 2.54	5.08	0.33

SUB TOTAL	5.08	0.33
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TOTAL AMOUNT	5.08
GST COLLECTED BY SINGPOST	0.33

MOP: CASH : \$5.08

Pay any bank's VISA credit card bills on SAM now!

Thank you for visiting Singapore Post

#Zero-rated for GST
*Exempt
*Out of Scope
**Supplier Item
Price inclusive of GST

...CLAIM SUBFOLDER...(Pending for Survey Report)

Revoked / No settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	27 Feb 2015 16:48 Edit Reg		26 Feb 2015 00:00 Edit Adj Rpt	S\$1,200.00 Edit Estimates	S\$1,200.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
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CLAIM SUBFOLDER DETAILS		[Created by adjuster]	
Insured:	RAJIV MALIWAL, ID: S2715301A		
Main Claimant:	LEE YONG JING, ID: S8429992H		
Vehicle Reg. No.:	SJQ2256H	Date of Loss:	13/02/2015 21:00 - :59 [69 Months and 15 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / 6847486460SG	Policy/Cover Note No.:	2100349103 Coverage: 01/09/2014 - 31/08/2015
Vehicle Reg. No. (Insured):	SDQ5220L	Policy No. (Claimant):	14-MY002372-R01
		Excess:	
Repairer:	Woon Meng Motor Pte Ltd (Bukit Batok) 50 Bukit Batok Street 23,, #01-06 Midview Building, 659578 Bukit Batok - Tel: 6316 1131		
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000 ... [Handled by Dally Amri, Mimi Zarina] MimiZarina.DallyAmri@aig.com		
Claimant's Insurer:	Tokio Marine Insurance Singapore Ltd (HQ) - Tel: 6221 6111		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD TAUFIKH BIN HAMID] ... [Final Rpt due 10/03/2015]		

ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

- AIG_SG (14/09/2016): Claim status
- AIG_SG (20/07/2016): Claim status
- AIG_SG (28/12/2015): CLAIM STATUS
- AIG_SG (02/03/2015): No OI GIA Report (SJQ2256H VS SDQ5220L)

ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SJQ2256H (6847486460SG)
[SDQ5220L]
TP
LEE YONG JING
Feb 13 2015 9:00PM
[RAJIV MALIWAL]
Woon Meng Motor Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View			View in Browser		
Photos/Images															3 per page			<input checked="" type="checkbox"/>		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)														Thumbnail	Print			
1	27/02/15 16:51	Odometer Reading														Load JPG	<input checked="" type="checkbox"/>			
2	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
3	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
4	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
5	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
6	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
7	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
8	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
9	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
10	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
11	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
12	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
13	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
14	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
15	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
16	27/02/15 16:51	Chassis Number														Load JPG	<input checked="" type="checkbox"/>			
17	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
18	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
19	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
20	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
21	27/02/15 16:51	General View														Load JPG	<input checked="" type="checkbox"/>			
Documentation															1 per page			<input checked="" type="checkbox"/>		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)														Thumbnail	Print			
1	27/02/15 16:49	TP GIA REPORT														Load PDF				
2	22/05/18 12:51	Email to AIG dd 220518														Load PDF				
3	24/05/18 16:46	Registered Mail Fee														Load PDF				
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)														Thumbnail	Print			
1	04/05/15 16:49	oi gia														Load PDF				

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

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v

Show Remarks To:

☐ Handling Insurer

Note:

Remarks are private unless you show it to other parties.

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC6/AIG15003394/T1PB3Q2

Date: 24/05/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100349103
Claimant Vehicle No : SJQ2256H **Insured Vehicle No :** SDQ5220L
 Date of Loss: 13/02/2015 Nature of Claim: TP Claim No: 6847486460SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SJQ2256H**
 Make & Model: HYUNDAI HD AVANTE 1.6 A (BI-FUEL), 1.6 (A) Engine No: G4FC9U649231
 Reg. Date: 29/04/2009 (Man. Year: 2009) Chassis No: KMH DU41BR9U753332
 Colour: Maroon Odometer: 105716 km
 Engine Capacity: 1591 cc
 Market Value/New Car Price: N/A
 Sum Insured (S\$): **Market Value/New Car Price**

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition: Yes

CONDITION OF TYRES

Front Tyre Size: 185/65 R15 Rear Tyre Size: 185/65 R15
 Front Left Side: Michelin 6 mm Rear Left Side: Michelin 6 mm
 Front Right Side: Michelin 6 mm Rear Right Side: Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,741.92	704.40	1,037.52	59.56
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,610.00	820.00	790.00	49.07
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	3,351.92	1,524.40	1,827.52	54.52
Approved Total (Overridden) (S\$)		1,200.00		
(S\$)	3,351.92	1,200.00	2,151.92	64.20
+ GST 7.00/7.00% (S\$)	234.63	84.00	150.63	64.20
Nett Amount (S\$)	3,586.55	1,284.00	2,302.55	64.20
Global Sum Settlement (S\$)		0.00		

INSPECTION

Date of Assignment: 26/02/2015
 Date Inspected: 26/02/2015 Inspected At: Woon Meng Motor Pte Ltd (Bukit Batok)
 50 Bukit Batok Street 23., #01-06 Midview Building
 Singapore 659578

Estimated Period of Repair: 4.0 days

Adjuster: MOHD TAUFIKH BIN HAMID**Manager:** CHEW HSIAO TONG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER	Deformed	491.10 FL	*491.10 FL
2	1		*REAR BUMPER REFORCEMENT	*Check	242.80 FL	*- FL
3	1		*REAR BUMPER SPONGE	*Check	128.30 FL	*- FL
4	2		*REAR BUMPER RETAINER	Necessary	139.40 FL	*139.40 FL
5	1		*REAR LAMP N/S	Not Necessary	284.30 FL	*- FL
6	1		*REAR END PANEL	Repair	527.40 FL	*- FL
7	1		*REAR END PANEL TOP GARNISH	Not Necessary	89.10 FL	*- FL
8	1		*SET REAR SENSOR	Not Working	220.00 FS	*200.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc

Sub Total (\$\$)	2,122.40	830.50
- List Item Discount on L Items 20.00/20.00% (\$\$)	380.48	126.10
Total Parts (\$\$)	1,741.92	704.40

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	TO REMOVE,REPAIR ,REPLACE & WELD DAMAGED PARTS	New	700.00	400.00
2	TO R&R WIRING	New	60.00	20.00
3	TO PUTTY & SPRAY PAINTING	New	850.00	400.00
Gross Labour Cost (\$\$)			1,610.00	820.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >