

Olivia Lau (LKKAuto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Monday, 27 August, 2018 4:17 PM
To: Admin A
Cc: Shu Pei (LKKAuto); Vic (LKKAuto)
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Categories: Green Category

Dear LKK,

Any update on the below please?

Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ
Sent: 19 July 2018 11:45 AM
To: Admin A
Cc: Shu Pei (LKKAuto); Vic (LKKAuto)
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear LKK,

Kindly advise OIC and whether we have maintained our position of 50%.

Thank you.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Bevan Lim (LKK Auto) [mailto:bevanlim@lkkauto.com]
Sent: 24 May 2018 4:13 PM
To: Ler, Bernard-JQ
Cc: Admin A; Shu Pei (LKKAuto); Vic (LKKAuto)
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Bernard

We refer to your email.

As per your last conversation with Jas was to maintain 50%.

I will review the case and get back to you soonest.

Thank you.

Best Regards,

Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

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

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



Save the Earth. Print only when necessary.

From: Shu Pei (LKKAuto)
Sent: Thursday, 24 May 2018 2:42 PM
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>; Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>
Subject: FW: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

Please note that: -

LKK ref	Officer in charge
CC3/AIG16009330/K1mb3	Bevan

To check availability of the case handler, you may contact the undersigned.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]
Sent: Tuesday, 22 May 2018 10:53 AM
To: Admin A <admin-a@lkkauto.com>
Cc: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear LKK,

Kindly update OIC for this case and what is the latest update on the matter.

Many thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

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Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Jas Khine (LKKAuto) [<mailto:jaskhine@lkkauto.com>]
Sent: Wednesday, March 14, 2018 1:12 PM
To: Ler, Bernard-JQ
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Bernard,

Thank you for your email below and will reply to TP repairer accordingly.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]
Sent: Wednesday, 14 March 2018 11:33 AM
To: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Jas,

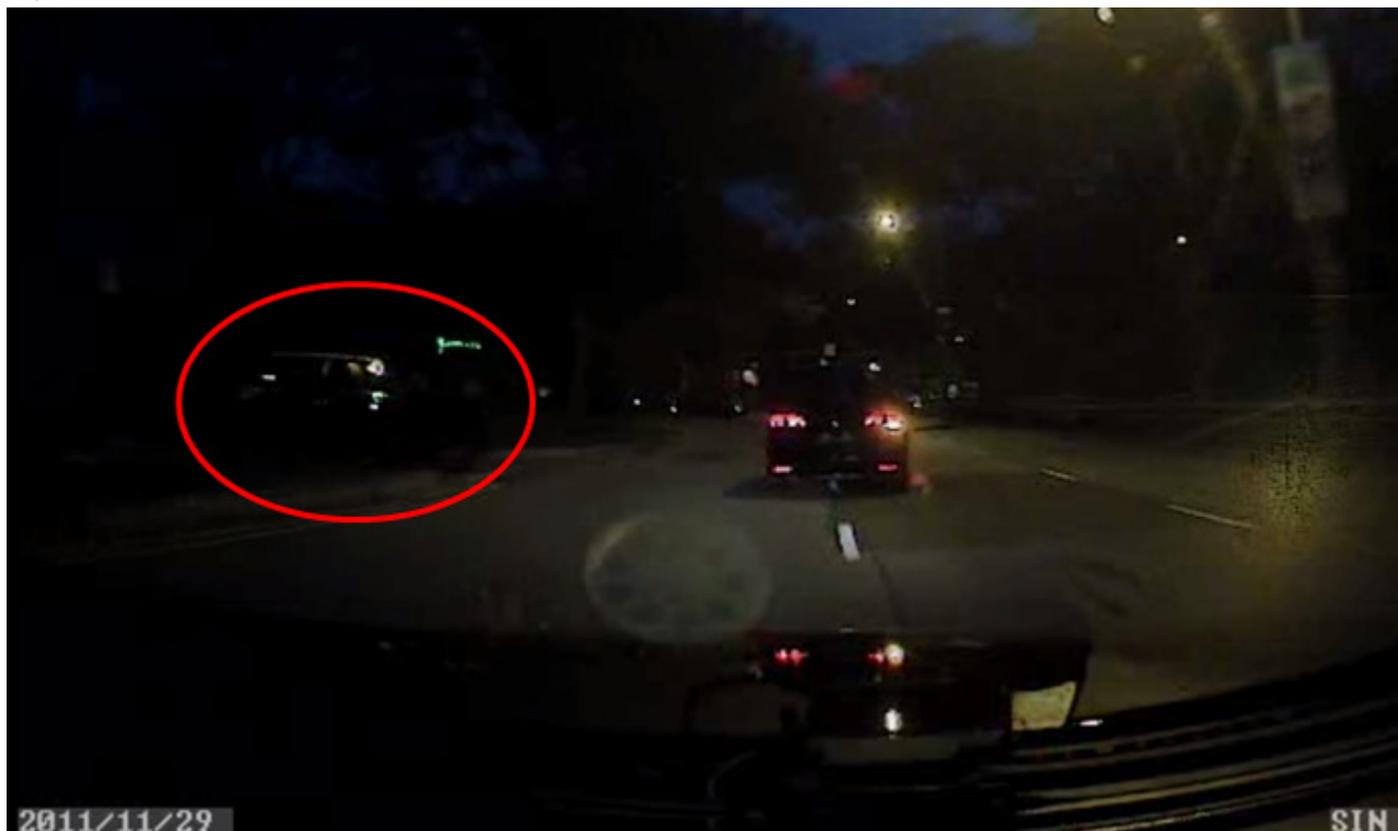
Kindly refer attached for the accident location.

From the video footage given, it can be seen that the TP is in the midst of changing lane and out insured driver is moving out from the slip road. (refer Pic 1 and 2)

At the moment of the collision(where the "bump" occurred), it can be seen that the TP vehicle is yet to complete the lane change. (Pic 3)

After the collision, TP completed the lane change and moved to side of the road. (Pic 4)

Pic 1:



Pic 2:



Pic 3:



Pic 4(After accident):



It is evident that the TP is still in the midst of changing lane when our insured is moving out from the slip road after dropping his colleague. Please maintain 50% of our offer.

Thank you.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Jas Khine (LKKAuto) [<mailto:jaskhine@lkkauto.com>]
Sent: Wednesday, February 28, 2018 9:18 AM
To: Ler, Bernard-JQ
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Bernard,

As spoken earlier.

The video file size is very big.

Will burn in CD and send to your good office soon.

Thank you.

Best Regards,
Jas Khine | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]
Sent: Wednesday, 28 February 2018 9:11 AM
To: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Jas,

Can I have a look at the video footage please?

Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Jas Khine (LKKAuto) [<mailto:jaskhine@lkkauto.com>]
Sent: Tuesday, February 27, 2018 4:55 PM
To: Ler, Bernard-JQ
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Bernard,

We already received video from TP but its been corrupted and didn't capture actual accident scenario.

In the absent of concrete evidence by both parties, we had offered to TP repairer @ 50 % of liability to settle the matter amicably. However, TP rejected our offer and insisted for 100%. TP repairer just rely on damage profile and claimed that our insured was coming out from the entrance of Condominium. TP further claimed that if our insured not a fault why our insured filed the report after so many months.

This is a case of conflicting versions and TP unable to provide sufficient evidence to support his version. OI did not claim against Third Party insurer as his vehicle sustained just minor damaged.

We have reviewed the matter and proposed to maintain 50% of liability.

Kindly advise if you have any objection.

Thank you.

Best Regards,
Jas Khine | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]
Sent: Tuesday, 27 February 2018 3:16 PM
To: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Jas,

Following up on the matter below.

Appreciate your assistance. Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ
Sent: Monday, February 26, 2018 8:49 AM
To: 'Jas Khine (LKKAuto)'
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Jas,

Kindly assist to provide the date that LKK wrote to TP for our record/tracking purpose.

Thank you.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Jas Khine (LKKAuto) [<mailto:jaskhine@lkkauto.com>]

Sent: Thursday, November 23, 2017 6:09 PM

To: Ler, Bernard-JQ

Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Bernard,

Liability is unclear for below matter case.

We had requested TP to provide evidence for our further review.

We will follow up the matter and will update you again.

Thank you.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Thursday, 23 November, 2017 10:16 AM

To: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>

Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Hi Jas,

Further to the below, may I check what is the current progress of the case?

Thank you.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Jas Khine (LKKAuto) [<mailto:jaskhine@lkkauto.com>]

Sent: Monday, October 30, 2017 1:03 PM

To: Ler, Bernard-JQ

Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Hi Bernard,

Noted with thanks.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Monday, 30 October, 2017 11:43 AM

To: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>

Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Hi Jas,

Insured reported. OI GIA report uploaded into Merimen.

For you necessary handling please.

Thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Vokes, Mark [<mailto:Mark.Vokes@mwgroup.net>]

Sent: Monday, October 23, 2017 2:01 PM

To: Ler, Bernard-JQ

Cc: Jas Khine (LKKAuto)

Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Mr Ler

Please find attached insurance claim which my wife will deliver to Cycle and Carriage on my behalf. Please note I am still on an overseas assignment.

Best Regards

Mark Vokes

Operations Director



M+W Singapore Pte. Ltd. – A Company of the M+W Group

16 International Business Park, #02-00, Singapore 609929

Phone +65 6725-9500, Fax +65 6725-8909,

Mobile +65 9847 1201

<mailto:mark.vokes@mwgroup.net> www.mwgroup.net

This e-mail and its attachment are intended for ease of communication and discussion only. In the circumstances, the same will not and should not be construed as being legally binding and/or waiver of our rights.

From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Friday, October 20, 2017 11:42 AM

To: Vokes, Mark

Cc: Jas Khine (LKKAuto)

Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Importance: High

Dear Mr Vokes,

We refer to our email dated 29/8/2017, 31/8/2017 & our letter and email reminder sent by LKK dated 23/5/2016, 11/1/2017, 30/5/2017.

Please be informed that despite several reminders has been given, we are still yet to receive any GIA report filed by the driver or yourself.

To enable us to look into the matter, please proceed to file the GIA report **within seven (7) days** from date of this email (by 27/10/17).

Kindly take note that this email serve as a **final reminder** and we reserve the right to repudiate all liabilities if the accident is not reported by insured nor the driver within the stipulated timeline.

Thank you for your attention and time.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ
Sent: Thursday, August 31, 2017 10:43 AM
To: 'Mark.Vokes@mwgroup.net'
Cc: 'Jas Khine (LKKAuto)'
Subject: RE: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Mr Vokes,

We refer to our tele-conversation just now.

We understand that you will be away for business trip until 15th September 2017. Therefore you can authorize your wife to make the accident report on behalf of you. (A letter of authorization is required)

The GIA report can be lodged at any of AIG reporting centres. You may refer to the attached list of AIG reporting centres in Singapore.

Please bring along driving license and Certificate of Insurance for reporting purpose.

Should you have any queries, you may reply to this email or call me at the undersigned.

Your cooperation is very much appreciated.

Thank you and have a safe trip.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ
Sent: Tuesday, August 29, 2017 10:57 AM
To: 'Mark.Vokes@mwgroup.net'
Cc: 'Jas Khine (LKKAuto)'
Subject: Accident Involving SFW708A & SHB5441Y On 17/05/2016 | Our Ref: 3507965076SG-003

Dear Sir,

Good day to you.

We are unable to contact you at 98471201.

Kindly be informed that we have received claim notification submitted by SHB5441Y against your policy for their property damage through their repairer, SMRT Automotive Services Pte Ltd.

With regards to the email and letters sent by LKK (as attached), we would appreciate if you could file GIA report within five (05) working days of this email, giving the version of the accident amongst other things related to the accident.

Please take note that under the terms and conditions of your policy ie: Notification of Accidents and Claim Procedure, Condition 5(a), we reserve the right the repudiate all liabilities if the accident is not reported by insured nor the driver.

Should you have any queries, please do not hesitate to call me @64191946 or reply to this email.

Thank you.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

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