Olivia Lau (LKKAuto)

From: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)

<eileenbay@smrt.com.sg>

Sent: Wednesday, 12 December, 2018 3:46 PM

To: Olivia Lau (LKKAuto)

Cc: Hsiao Tong (LKKAuto); Admin A

Subject: RE: [AIG]: Accident on 22/05/2016 involving SMB 1615E & SFR 11C (AIG insured)

Your Ref: BUS/05/16/1031/EB // LKK Ref: CC3/AIG16021029/K1mb3

Follow Up Flag: Flag for follow up

Flag Status: Flagged

Categories: Green Category

WITHOUT PREJUDICE

Dear Olivia,

Please take note that your insured

- 1) Confirmed there were damages on the left front portion of his vehicle
- 2) Confirmed he was driving along Orchard Link on the 2nd lane at the said date and time
- 3) Recalled the presence of a bus on his left side

In view that all of the above and the damages on both vehicles are **consistent** with our driver's report, we maintain to recover in full based on BOLA s15.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency

DID: +65 6556 3549 | E: eileenbay@smrt.com.sg

6 Ang Mo Kio Street 62 Singapore 569140



From: Olivia Lau (LKKAuto) [mailto:olivialau@lkkauto.com]

Sent: 23 November 2018 12:26

To: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: [AIG]: Accident on 22/05/2016 involving SMB 1615E & SFR 11C (AIG insured) Your Ref: BUS/05/16/1031/EB

// LKK Ref: CC3/AIG16021029/K1mb3

LKK Ref: CC3/AIG16021029/K1mb3 Your Ref: BUS/05/16/1031/EB

Without Prejudice

Dear Eileen,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SMB 1615E AND SFR 11C ON 22.05.2016

We refer to your email of 1 June 2018, where you confirmed that your driver has no CCTV footage or PIR.

Our insured was unaware of any accident at the reported time. While he did observe some damages on his vehicle some days after the claimed date of accident, he is not certain these are due to any accident. He was only informed of a purported accident much later by Traffic Police.

Our insured also sold his vehicle within the same year, and does not have possession of the CCTV.

It is our Principal's assessment that there is no conclusive evidence to confirm that an accident took place between your client's driver and our insured.

We regret that we are unable to look further into the claim.

Thank you.

Brief Details.

On 22/05/2016 at about 1525hrs, I was driving along Orchard Link on the 2nd lane from the left. was the only passenger during that point of time. I had stopped my car as the traffic light was rewas able to recall back that there was a SBS bus on the left lane.

I wish to state that I did not hear neither any vehicle hit onto my car nor my car hit on other vehic was no driver had approached me. However, there was a slight scratches on the front left mug of my car which I noticed a few days later but I was unsure where the damages came from.

I have a video camera in my car but requires to engage someone to check on it.

I am lodging this report as required by Traffic Police Department. Reference TP/IP/32969/2016.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: <u>olivialau@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)



From: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [mailto:eileenbay@smrt.com.sg]

Sent: Wednesday, 20 June, 2018 9:34 AM

To: CS A Team < cs-a@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Shu Pei (LKKAuto) <shupei@lkkauto.com>

Subject: RE: SMRT REF: BUS/05/16/1031/EB; YOUR REF: TBA ***LKK REF:CC3/AIG16021029/K1mb3

WITHOUT PREJUDICE

Dear Claims

We are unable to reach Bevan. Please revert with offer asap.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency
DID: +65 6556 3549 | E: eileenbay@smrt.com.sg
6 Ang Mo Kio Street 62
Singapore 569140



From: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

Sent: 19 June 2018 14:32

To: 'Bevan Lim (LKK Auto)' <bevanlim@lkkauto.com>

Subject: RE: SMRT REF: BUS/05/16/1031/EB; YOUR REF: TBA ***LKK REF:CC3/AIG16021029/K1mb3

WITHOUT PREJUDICE

Dear Bevan.

May we have your offer?

Thanks and regards,

Eileen Bay

Claims and Insurance Agency
DID: +65 6556 3549 | E: eileenbay@smrt.com.sg
6 Ang Mo Kio Street 62
Singapore 569140



From: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

Sent: 01 June 2018 14:44

To: Bevan Lim (LKK Auto) < bevanlim@lkkauto.com >; Shu Pei (LKKAuto) < shupei@lkkauto.com >

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

Subject: RE: SMRT REF: BUS/05/16/1031/EB; YOUR REF: TBA ***LKK REF:CC3/AIG16021029/K1mb3

WITHOUT PREJUDICE

Dear Bevan

No CCTV and PIR, however your insured mentioned he has CCTV.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency DID: +65 6556 3549 | E: eileenbay@smrt.com.sg 6 Ang Mo Kio Street 62 Singapore 569140



From: Bevan Lim (LKK Auto) [mailto:bevanlim@lkkauto.com]

Sent: 25 May 2018 08:38

To: Shu Pei (LKKAuto) <shupei@lkkauto.com; Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

<eileenbay@smrt.com.sg>

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

Subject: RE: SMRT REF: BUS/05/16/1031/EB; YOUR REF: TBA ***LKK REF:CC3/AIG16021029/K1mb3

Without Prejudice

Dear Eileen,

We refer to your email below.

Kindly advise if there is any CCTV footage for the review of this matter.

We would also like to check if there is any PIR from the Traffic police.

Thank you.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

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)





LKK Auto Computations Save the Earth Print only when necessary

From: Shu Pei (LKKAuto)

Sent: Thursday, 24 May 2018 7:18 PM

To: eileenbay@smrt.com.sg

Cc: Admin A <admin-a@lkkauto.com>; Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>

Subject: FW: SMRT REF: BUS/05/16/1031/EB; YOUR REF: TBA ***LKK REF: CC3/AIG16021029/K1mb3

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/AIG16021029/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: <u>shupei@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [mailto:eileenbay@smrt.com.sg]

Sent: Thursday, 24 May 2018 4:35 PM **To:** Admin A admin-a@lkkauto.com

Subject: SMRT REF: BUS/05/16/1031/EB; YOUR REF: TBA

WITHOUT PREJUDICE

Dear Claims

Please refer to attached LOD submitted since 19/1/2017.

We did not hear from you to date. Kindly revert on our claim urgently.

Thanks and regards,

Eíleen Bay

Claims and Insurance Agency

DID: +65 6556 3549 | E: eileenbay@smrt.com.sg

6 Ang Mo Kio Street 62 Singapore 569140

