

(A)

Au Wan Hoo @ Albert Au Wan Ho
Block 9 #14-457 Jalan Rumah Tinggi, Singapore 150009
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15 February 2018

Claims Manager
AIG Asia Pacific Insurance PL
Motor Claims Department
74 Shenton Way, #07-16 AIG Building
Singapore 079120

Dear Sir,

***AIG Insurance Policy No: 2100348419-04 - Motor Vehicle: SKK6042B
MCD 18019975, ComfortDelGro Engineering Private Ltd – Braddell
Entry: 07.02.2018 at 10.44am - Submitted by: Brenda Ng Lay Hong***

I must first of all apologise for having mistaken Asher to be a gentleman and have been mistaking her for so long. Sorry!

She phoned me on 13 February and pointed out that my driving license was no more valid. Yesterday, the Traffic Police confirmed this. A lady kindly explained to me that to regain a driving license, I had to go for re-testing because the period of delay in submitting my health report had far exceeded the allowable.

This is what I will do:

- With immediate effect, I shall cease to drive
- I will asap contact the driving schools and work out a plan to sit for all the tests required for regaining a driving license
- For the accident which occurred on 26 January, I will accept all the consequences which you and Asher will assess and I trust that these will be consistent with the rules of law and justice
- Please also advise this elderly what more he needs to do under the circumstances, and help him to bring this matter to a logical conclusion acceptable to all concerned

Although the accident is regretful, it did unfold for my sake a mistake which if allowed to perpetuate might lead to consequences of disastrous proportions. For that, I feel fortunate!

If in the course of communication I have said anything which in your view is hurtful, please accept my apologies.

I wish you Good Life, Good Health, and lots of happiness in the New Year!


Albert W H Au

CC: LKK Auto Consultants Pte Ltd
51 Ubi Ave 1, #01-25 Paya Ubi Industrial Park
Singapore 408933
Your ref: CC3/AIG18001764/es3

6I GIA 7/2/2018 12.01 pm

uploaded 13/2/2018 15.15 pm

Accident involving SKK 6042B and SCL 7873C on 26 Jan 2018

Chronology of the case: -

29.01.2018	Rec'd TP claim and case registered in Merimen
30.01.2018	AIG informed that OI non-reporting.
31.01.2018	LKK sent out 1 st normal non-reporting letter to OI.
06.02.2018	- OI wrote in a letter to LKK & cc. AIG on the circumstances of the accident. OI had submitted scene photos. (OI has yet lodge GIA report) <i>when did we receive?</i>
07.02.2018@9.42am	Asher(LKK) wrote to AIG to check if any OI GIA report.
07.02.2018@10.31am	AIG replied that no OI GIA till date.
07.02.2018	OI wrote in a letter to AIG & cc. LKK that he had lodge the GIA report. <i>How come he wrote again? He spoke to Asher? within a day... to AIG when did we get this letter?</i>
08.02.2018	LKK sent out 1 st registered non-reporting letter to OI. <i>when date OI letter uploaded? Merimen</i>
09.02.2018	- OI wrote in a letter to LKK after Asher(LKK) spoken to OI. <i>when did we get this letter?</i> - Asher(LKK) advised OI that it is 50/50 (TBC) - OI disputed liability and third party claim against his policy.
12.02.2018	- OI wrote in another letter to LKK & cc AIG. <i>or receives registered mail today?</i> - OI had lodge the accident report. <i>when did we get this?</i>
14.02.2018	- Received email from AIG that OI has written in with a complaint letter. - AIG requested for a chronology from LKK.

Asher made 1st call to him

rec'd on 19/2/18

Claims received 7/2/2018

What are liability assessment?

Call (1) NR. AIG gave her contact. Ask him do reporting.

(2) AIG informed non valid DL. Asher called OI

Give Henry/Asher email ✓ call ✓

Letter - usually 3 days after ~~the~~ received after the letter received.
we they did call Asher they'll send the test results - not immediate policy document

Asher Sng (LKKAUTO)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Tuesday, 6 March 2018 10:39 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A; Hsiao Tong (LKKAUTO); Vic (LKKAUTO)
Subject: RE: 5390033520SG LKK REF CC3/AIG18001764/es3

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

We have repudiated liability for breach of policy terms and conditions, due to OI's invalid driving licence. Repudiation letter has been sent to OI today.

Kindly inform TP to direct all claims to OI for handling, and submit your report, if any.

Thank you.

Best regards,
Loh Chee Heng
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1881 | Fax +(65) 6835 7416

Chee-Heng.Loh@aig.com | www.aig.com.sg

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From: Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]
Sent: Tuesday, February 27, 2018 5:34 PM
To: Mohamedrasheed, Rashidah; Loh, Chee-Heng
Cc: Admin A; Hsiao Tong (LKKAUTO); Vic (LKKAUTO)
Subject: RE: 5390033520SG LKK REF CC3/AIG18001764/es3

Hi Chee Heng,

We refer to our tele-conversation.

Enclosed a copy of the chronology for your perusal.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Vic (LKKAuto)

Sent: Wednesday, 21 February 2018 3:05 PM

To: Mohamedrasheed, Rashidah <Rashidah.Mohamedrasheed@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Loh, Chee-Heng <Chee-Heng.Loh@aig.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>;

Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: 5390033520SG LKK REF CC3/AIG18001764/es3

Dear Rashidah,

We refer further to our below email and to our telephone conversation earlier.

As spoken, we had received the latest letter from Insured dated 15/02/2018 and the same copy was uploaded to merimen for your reference.

The Insured had confirmed that his licence was invalid according to the Traffic Police and he was explained accordingly on the details and how to regain the licence back.

The Insured had also mentioned on his letter that he is willing to accept the consequences based on the liability assessment of the matter in accordance to the rule of law and justice.

Kindly advise if any issues under the policy as TP is chasing for update/liability on this matter and/or for your further instructions please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler (on behalf of Asher)

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)



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From: Vic (LKKAuto)

Sent: Tuesday, 20 February, 2018 10:45 AM

To: 'Mohamedrasheed, Rashidah'
Cc: Admin A; Olivia Lau (LKKAUTO); Loh, Chee-Heng; Vic (LKKAUTO); Asher Sng (LKKAUTO)
Subject: RE: 5390033520SG LKK REF CC3/AIG18001764/es3

Dear Rashidah,

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

We will get back with the requested information the soonest time.

Thank you.

Best Regards,

Vic Alpeh | Case Handler (On behalf of Asher)

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)

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From: Mohamedrasheed, Rashidah [<mailto:Rashidah.Mohamedrasheed@aig.com>]
Sent: Tuesday, 20 February, 2018 9:08 AM
To: Vic (LKKAUTO); Asher Sng (LKKAUTO)
Cc: Admin A; Olivia Lau (LKKAUTO); Loh, Chee-Heng
Subject: 5390033520SG LKK REF CC3/AIG18001764/es3

Hi Asher/ Vic,

Please let us have an update by **Today**.

Thank you

Rashidah Rasheed

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1767 | Fax +(65) 6835 7416

Rashidah.Mohamedrasheed@aig.com | www.aig.com.sg

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From: Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]
Sent: Wednesday, February 14, 2018 11:42 AM
To: Loh, Chee-Heng
Cc: Asher Sng (LKKAUTO); Vic (LKKAUTO); Admin A; Olivia Lau (LKKAUTO)
Subject: RE: 5390033520SG LKK REF CC3/AIG18001764/es3

Dear Chee Heng,

We refer to your below email and the contents were noted.

We will follow up and will get 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)



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From: Loh, Chee-Heng [<mailto:Chee-Heng.Loh@aig.com>]
Sent: Wednesday, 14 February, 2018 11:15 AM
To: Asher Sng (LKKAUTO); Vic (LKKAUTO)
Subject: 5390033520SG

Dear Vic,

We have spoken earlier that OI has written in with a complaint letter.

As Asher is not in office today, kindly assist to inform Asher to provide a chronological event of claim handlings asap so that we may reply to OI.