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

Save the Earth Print only when necessary

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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 Ol.

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

6.01.2018	2: - Accident Date
9.01.2018	Receives TP claim and case is registered in Merimen
31.01.2018	AIG informs LKK that OI non-reporting.
	LKK sends out 1st non-reporting letter (regular mail) to OI.
07.02.2018	LKK (Asher) writes to AIG to check if any OI GIA report. AIG replies that no OI GIA till date.
08.02.2018	LKK sent out 2 nd non-reporting letter (registered mail) to OI.
	LKK receives OI letter dated 06.02.2018 (to – LKK, cc – AIG). In letter, OI acknowledges LKK letter dated 31.01.2018 / claims TP at fault / there were no damages / provides some scene photos. OI does not mentioned if he has lodged GIA report.
09.02.2018	LKK receives OI letter dated 07.02.2018 (to – AIG, cc – LKK) that he had lodged GIA report. In letter, OI reiterates TP at fault / there were no damages. LKK (Asher) calls OI to acknowledge his letter. During call, OI disputes on liability.
12.02.2018	LKK receives OI letter dated 09.02.2018 (to – AIG, cc – LKK). In letter, OI acknowledges call with LKK on 09.02.2018, and mentions he also disputed liability during the call.
13.02.2018	AIG informs LKK that they have received OI letter (letter dated 06.02.2018), and OI driving license is invalid as per EDDIES. Requests LKK to check with OI. GIA report is uploaded in Merimen, and contents are similar to OI's letter.
	LKK (Asher) calls OI to inform that his driving license is invalid, and requests OI to check with Traffic Police on his driving licence.
14.02.2018	LKK receives OI letter dated 12.02.2018 (to – LKK, cc – AIG). In letter, OI acknowledges he has received LKK letter dated 08.02.2018, and mention GIA report lodged on 07.02.2018.
19.02.2018	LKK receives OI letter dated 15.02.2018 (to – AIG, cc – LKK). OI updates he has checked with Traffic Police, and they have instructed him to retest on the driving licence for delay of submitting his health report.
21.02.2018	TP repairer confirms that there is no CCTV footage available.

Asher Sng (LKKAuto)

Asher Shy (Ektorates)		
From: Sent: To: Subject:	Asher Sng (LKKAuto) Tuesday, 6 March 2018 1:51 PM 'PBSP'; Vic (LKKAuto); Mei Kwan (LKKAuto) RE: REQ FOR DIRECT SETTLEMENT- SCL7873C AND SKK6042B ON 26/01/2018 *** LKK REF - CC3/AIG18001764/es3	
WITHOUT PREJUDICE		
Hi Caroline,		
We refer to your email date	ed 01/03/2018	
Please be informed that ou conditions.	r Principal had repudiated the claim due to our insured breach of policy terms and	
Therefore, we will close the	e matter at our end.	
Kindly redirect your client's	s claim to the owner of SKK 6042B.	
Thank You.		
Best Regards,		
Asher Sng Case Handler		
LKK Auto Consultants Pte Ltd	- Older to com 1 fav: 6741-4108	
phone: 6841-6051 email: <u>ashersng@lkkauto.com</u> fax: 6741-4108 Blk 51, Paya Ubl Industrial Park, Ubl Avenue 1, #02-25 S(408933)		
	AND THE COURSE OF THE COURSE O	
France DRCD [mailto:nml-n	bsp@simedarby.com.sg]	
Sent: Thursday, 1 March	2018 10:43 AM	
To: Vic (LKKAuto) < vicalpe	2018 10:43 AM eh@lkkauto.com>; Mei Kwan (LKKAuto) <meikwan@lkkauto.com>; Asher Sng (LKKAuto)</meikwan@lkkauto.com>	
<ashersng@lkkauto.com< td=""><td>> RECT SETTLEMENT- SCL7873C AND SKK6042B ON 26/01/2018 *** LKK REF -</td></ashersng@lkkauto.com<>	> RECT SETTLEMENT- SCL7873C AND SKK6042B ON 26/01/2018 *** LKK REF -	
Subject: Re: REQ FOR DIR CC3/AIG18001764/es3	ECT SETTLEMENT-SCL/8/3C AND SKROOTED ON 10, 00, 00	
•		
Dear Asher,		
Please let us have you	r reply on liability.	

Thank you.

Regards, Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

From: PBSP

Sent: Tuesday, 27 February 2018 10:50:00 AM

To: vicalpeh@lkkauto.com; Mei Kwan (LKK Auto); Asher Sng (LKK Auto)

Subject: Re: REQ FOR DIRECT SETTLEMENT- SCL7873C AND SKK6042B ON 26/01/2018 *** LKK REF -

CC3/AIG18001764/es3

Dear Asher,

Please advise for liability.

Thank you.

Regards, Caroline C/o Performance Motors Limited - Body and Paint 303 Alexandra Road Singapore 159941 DID: 6319 0174 Fax: 6479 4601

From: PBSP

Sent: Wednesday, 21 February 2018 10:16:09 AM

To: vicalpeh@lkkauto.com; Mei Kwan (LKK Auto); Asher Sng (LKK Auto)

Subject: Fw: REQ FOR DIRECT SETTLEMENT- SCL7873C AND SKK6042B ON 26/01/2018 *** LKK REF -

CC3/AIG18001764/es3

Dear All

Our customer does not have any in-car camera. Please see attached accident scene photographs.

Thank you.

Regards, Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Sent: Tuesday, 20 February 2018 10:31 AM

To: PBSP

Cc: Vic (LKKAuto); 宵珺 ©; Asher Sng (LKKAuto)

Subject: RE: REQ FOR DIRECT SETTLEMENT- SCL7873C AND SKK6042B ON 26/01/2018 *** LKK REF -

CC3/AIG18001764/es3

Dear Caroline,

Happy Chinese new year.

We refer to the above matter.

Please provide us evidence, i.e. CCTV footage / accident scene photo if any.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |