15/5/2010 INS. CASE OWNER		cc3 / AIG1800	822,	nn's	KK: DAC:	J
	ASSIGNMENT					
Surve .	DOI: Date / Time : 40 (01 ) 10					Notte8
Insured Vehicle No Name of Insured Insured Tel No. Excess Sec II:SS Is driver the owner. If NO, Driver Nam Driver Tel N	SKL 8  :	HP: 9767 9788  D.O.A: 2800 18  Nature of Accident:  (V/L: YES/NO)	Claim No. Policy No. Make / Model Place of Acciden	T: YE/NO; TP G	SEMBILAN	
INSRS: WSP: Tel: Liability: RMKS:	INSRS: WSP: Tel: Liability RMKS:	v:	INSRS: WSP: Tel: Liability: RMKS:		INSRS: WSP: Tel: Liability: RMKS:	
Date/ Time						
31/1	Ste HAB X;	SM 80 C X		STAGE	05-07-05-	E / PIC
51 11				Non-Reporting ltr (1st): Non-Reporting ltr (2nd):		
Acho				Non-Reporting ltr (Final):		
01/02/18@1444116:	Called OI grow chun Teng Edwin a 97649258 but no respond			Notification ltr (if non-pickup):		
21 22 1 200 1 1 1 (1) 13	Will sent letter.	Teny Edwin 12 47979258 0		After call ltr to OI:	Jan HizliB.	
	74 124 1	the same residential add.		Documentation Check	List: Handler	Typist
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1/3/18 AIG INFORM REPUDIATED THE CLAM.				Authorisation To Act:		
. 121 -		n		Release Voucher:		
6/3/18	EMAIL WYP TO INFORM	REPUDIPTION.		Final Repair Bill:		
		Fixamed		Car Rental Invoice:		
		please efer		Towing Invoice		
		repudiation		LTA / GIA :		
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PRELIMINARY ADVICE	Date/Time:	Sent By:		Payment Breakdown	Form:	
110001111111111111111111111111111111111	Date I III.	Sent By.		Post-Repair Photos: Others:		
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Repair Cost:	S\$ (	days) Reduction:	%		mail Call	_
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Loss of Income (LOI):	S\$ (\$ x	days)				
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GIA/LTA Search	S\$					
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Disbursement:	S\$	(e.g. Tow/ Independent )		2) Report Format:		
Legal Cost	S\$			3) Survey fee:		
Total:	S\$	Global Sum S\$:				
FINAL PAYMENT	Date/Time:	Confirm with:		Email Call		
Payee 1:	S\$	Name 1:				
Payee 2: (Strike if N.A.)	S\$	Name 2:	- 1	2 - 4		
l ayee 3: (Strike if N.A.)	S\$	Name 3:				

# Status of Driving Licence

## QUALIFIED DRIVING LICENCE

Qualified Driving Licence No.:

S8322602A

Status of Qualified Driving Licence:

Valid

Class of Qualified Driving Licence:

Expiry Date:

2B,3

Valid for life unless revoked, suspended or disqualified.

# PROVISIONAL DRIVING LICENCE

Provisional Driving Licence No.:

S8322602A

Status of Provisional Driving Licence:

No Licence

Class of Provisional Driving Licence:

Expiry Date:

The above information is accurate as at 31/01/2018 12:01 AM.



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

Our Ref: CC3/AIG18001822/Ea3

05 FEBRUARY 2018

YEOW CHUN TENG EDWIN 28 JALAN SEMBILANG SINGAPORE 576876

Dear Sir/Madam,

### ACCIDENT INVOLVING SKL 851S AND SKK 7112B ON 28.01.2018

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

han.

Siti Jaafar Case Handler DID: 6256 3561 FAX: 6741 4108

Email: vicalpeh@lkkauto.com

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

## Asher Sng (LKKAuto)

From:

Wui, Shawnkaijye <Shawnkaijye.Wui@aig.com>

Sent:

Thursday, 1 March 2018 4:01 PM

To:

Asher Sng (LKKAuto)

Cc:

Admin A

Subject:

RE: SID 12338491 Claim No 4972266871SG

Attachments:

Repudiation Letter - 4972266871SG.pdf

Follow Up Flag: Flag Status: Follow up Completed

Dear Asher,

Enclosed herewith the repudiation letter.

Thanks and Regards,
Shawn Wui
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1959 | Fax +(65) 6835 7416

Shawnkaijye.Wui@aig.com | www.aig.com.sg

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From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Tuesday, February 06, 2018 2:16 PM

To: Wui, Shawnkaijye

Cc: Admin A

Subject: RE: SID 12338491 Claim No 4972266871SG

Hi Shawn,

We refer to the above matter.

Please kindly take note that the relationship both claimant and insured is related by blood (Father and Son).

We have interview insured and he mention that he do have a camera on at the residence will try to see able to get us a copy.

Insured also mention that he had insured under AIG for almost 4 ½ year without any claim, he was in the midst of switching to a new vehicle that willing to continue to insured under AIG.

However is this case causing the coverage issue that not able to settle the case without any choose he would have to switch insurance.

Please kindly expiate and advise on the coverage issue.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Mutalip, Nurashikin [mailto:Nurashikin.Mutalip@aig.com]

Sent: Tuesday, 6 February, 2018 12:12 PM

To: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: FW: SID 12338491 Claim No 4972266871SG

Hi Lkk,

Insd mentioned that TP is chasing him to get update as TP wants to get their vehicle repaired asap.

Please assist.

Thanks and Regards,

Ekynn

From: Mutalip, Nurashikin [mailto:cl.svc.amb8@aig.com]

Sent: Tuesday, February 06, 2018 12:08 PM

To: Mutalip, Nurashikin

Subject: SID 12338491 Claim No 4972266871SG

## **Referral & Escalation Form**

Staff: Mutalip, Nurashikin
Vehicle number: SKL851S
Third Party Vehicle number:

Type of Claim: Type of Account: Policy number: 2100352528

Policy Holder Name: Yeow Chun Teng, Edwin

Caller Name: Yeow Chun Teng, Edwin

Claims Amount:

Contact Number: 62358007 Email: yeow.edwin@gmail.com

Service Description: Claims - General Inquiry

Fax:

\*\*\*\* Entered By: SSPTEP (Parthiban, Theerthan) @ 06/02/2018 10:59 AM \*\*\*\*

hi claims,

oi mentioned TP is chasing him to get AIG to expedite on the TP claim against him

DOA 28 Jan 2018

One Claim 4972266871SG

Claim No O00097810 A

the TP wants to get their vehicle repaired asap (before CNY)

kindly assist to expedite

thank you

Troy

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AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way
#07-16
Singapore 079120

Tel: 65 - 6419-3000 WebSite: <u>www.AIG.com.sg</u> Co.Reg.No. 201009404M

Mr. Yeow Chun Teng, Edwin 28 Jalan Sembilang Singapore 576876 BY ORDINARY POST & REGISTERED POST

Tel: 65-6419 3000 (Call Centre) Fax: 65-6835 7416(Claims Dept)

Date 1 March 2018

Your Ref: SKL851S (Policy No: 2100352528) Our Ref: 4972266871SG-003

(Please quote our reference when replying)

ACCIDENT INVOLVING SKL851S AND SKK7112B ON 28 JANUARY 2018 AT 28 JALAN SEMBILANG

We refer to the above accident.

We wish to refer you to your Auto Policy Terms and Conditions, Section 2, Point 3.5, it states: -

Quote

"We will not cover:

Loss of damage to any property belongings to, or helf in trust by, or is in the custody, care or control of You or Your household members or Your Authorized Driver(s) or his/ her household members;

Unquote

Our investigation reveals that you have reversed and hit onto a property belonging to your household members.

As you have failed to comply with the above condition, we regret to advise that there is no indemnity granted for the above accident under your policy. We are therefore repudiating all liability in this connection.

However, in the event of a bodily injury claim is submitted by the other party and/or other parties involved in the captioned accident and we are required to resolve such claim(s) under Motor vehicle (Third Party Risk & Compensation) Act, we reserve all rights to seek recovery from you and/or re-direct the claim to you/ your driver for handling.

We sincerely hope that our position on this matter is clear.



If you require anything further from us on this claim, please feel free to contact the undersigned at 64191959 or <a href="mailto:ShawnKaiJye.Wui@aig.com">ShawnKaiJye.Wui@aig.com</a> and we will be glad to assist you.

Yours sincerely AIG Asia Pacific Insurance Pte. Ltd.

Shawn Wui

Complex Claims Examiner

# Asher Sng (LKKAuto)

From:

Asher Sng (LKKAuto)

Sent: To: Tuesday, 6 March 2018 1:00 PM 'PBSP'; Mei Kwan (LKKAuto)

Cc:

Admin A; Vic (LKKAuto)

Subject:

RE: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK

REF: CC3/AIG18001822/ea3

#### WITHOUT PREJUDICE

Hi Caroline,

We refer to your email dated 05/03/2018

Please be informed that our Principal had repudiated the claim due to our insured breach of policy terms and conditions.

Therefore, we will close the matter at our end.

Kindly redirect your client's claim to the owner of SKL 851S.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: PBSP [mailto:pml-pbsp@simedarby.com.sg]

Sent: Monday, 5 March 2018 10:18 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: Re: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Dear Asher,

Please let us have your 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: Thursday, 1 March 2018 10:41:41 AM To: Asher Sng (LKKAuto); Mei Kwan (LKKAuto)

Cc: 甯珺 ©; Vic (LKKAuto)

Subject: Re: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Dear Asher,

Please let us have your 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: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >

Sent: Tuesday, 27 February 2018 10:54:33 AM

To: PBSP; Mei Kwan (LKKAuto) Cc: 宵珺 ©; Vic (LKKAuto)

Subject: RE: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Without Prejudice

Hi Caroline,

We refer to the email below.

Our principal is still checking with the underwriter, already send chaser.

Shall revert to you soon.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: PBSP [mailto:pml-pbsp@simedarby.com.sg]

Sent: Tuesday, 27 February 2018 10:48 AM

To: Asher Sng (LKKAuto) < AsherSng@lkkauto.com >; Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: Re: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Dear Asher,

Please let us have your 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: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >

Sent: Tuesday, 13 February 2018 12:35:55 PM

To: PBSP; Mei Kwan (LKKAuto) Cc: 宵珺 ©; Vic (LKKAuto)

Subject: RE: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Without Prejudice

Hi Caroline,

We refer to the email below.

Our principal is still checking with the underwriter, already send chaser.

Shall revert to you soon.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: PBSP [mailto:pml-pbsp@simedarby.com.sg]

Sent: Tuesday, 13 February 2018 12:35 PM

To: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >; Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: Re: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Dear Asher,

Please advise.

Thank you.

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

From: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com>

Sent: Friday, 9 February 2018 11:17:44 AM

To: PBSP; Mei Kwan (LKKAuto) Cc: 甯珺 ©; Vic (LKKAuto)

Subject: RE: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Without Prejudice

Hi Caroline,

We refer to the email below.

Our principal is still checking with the underwriter.

.Shall revert to you soon.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: PBSP [mailto:pml-pbsp@simedarby.com.sg]

Sent: Friday, 9 February 2018 11:15 AM

To: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >; Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: Re: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Dear Asher,

Any up date for policy issue below mention.

Thank you.

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

From: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >

Sent: Tuesday, 6 February 2018 1:51:18 PM

To: PBSP; Mei Kwan (LKKAuto) Cc: 甯珺 ©; Vic (LKKAuto)

Subject: RE: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Without Prejudice

Hi Caroline,

We refer to the email below.

We would like to withdrew the liability on the above mention case due to policy issue.

Shall update you on the case soon.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Asher Sng (LKKAuto)

Sent: Monday, 5 February 2018 2:14 PM

To: 'PBSP' <pml-pbsp@simedarby.com.sg>; Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

WTHOUT PREJUDICE

Hi Sir/Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will base on the number of days of repair as recommended by our surveyor.

Kindly take note that the case handler in-charge is Asher and she can be contacted at her DID 6841 6051

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: PBSP [mailto:pml-pbsp@simedarby.com.sg]

Sent: Monday, 5 February 2018 12:54 PM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >; Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: Re: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Dear Asher,	
Please let us have your 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: Friday, 2 February 2018 10:23:58 AM	
To: Mei Kwan (LKKAuto); Asher Sng (LKKAuto)	
Cc: 甯珺 ©; Vic (LKKAuto)	
Subject: Re: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/20	)18 *** LKK REF:
CC3/AIG18001822/ea3	
Dear Asher,	
Please let us have your reply on liability.	
rease fee as have your reply on hability.	
Thank you.	
Regards, Caroline	
C/o Performance Motors Limited - Body and Paint	
303 Alexandra Road Singapore 159941	

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

Sent: Tuesday, 30 January 2018 3:55 PM

To: PBSP

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

Subject: RE: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018 \*\*\* LKK REF:

CC3/AIG18001822/ea3

Dear Caroline,

Thank you for your email.

Please be informed that we are currently pending for our insured's report.

Kindly note that for liability, claim negotiation and settlement, please contact Asher at 6841 6051.

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

# Meanwhile, please arrange appointment for survey.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

From: PBSP [mailto:pml-pbsp@simedarby.com.sg]

Sent: Tuesday, 30 January, 2018 3:08 PM

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

Subject: REQ FOR DIRECT SETTLEMENT - SKK7112B AND SKL851S ON 28/01/2018

Dear Sirs.

We refer to the above matter.

We have instructions from our client to seek repair cost and loss of use/car rental from you through Direct Settlement.

Attached is the estimates and supporting documents for your consideration.

Please let us have your confirmation that you agree that liability is clear and we may proceed with Direct Settlement.

If Direct Settlement is approved, kindly let us have your offer for LOU / rental.

Thank you.

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

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