

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Tuesday, 28 May, 2019 11:53 AM
To: 'Ng Wai Yin'
Cc: claims@transcab.com.sg; Jasmine Tan; Admin A; Vic (LKKAUTO)
Subject: TCS REF: AAD1803-014--Accident involving SLB 5910M (AIG) & SHD 9777S on 01.03.18 LKK REF CC3/AIG18004390/Khb3
Attachments: SKETCH.pdf; STATEMENT.pdf

Without Prejudice

Dear Wai Yin,

ACCIDENT INVOLVING VEHICLES SLB 5910M AND SHD 9777S ON 01/03/2018

We refer to the subject matter and to your LOD.

Please be informed that our principal had further reviewed the matter and based on the available information and evidence at hand, our principal is in the view that our Insured is not liable of this accident.

Our Insured Driver had reported that he was making a turn from the main road towards the minor road when your client at the minor road did not stop before the stop line when the collision occurred. Please refer to the attached accident statement from our Insured driver.

As such, we have our principal's instruction that under BOLA 10a, your client should have given way and that we are unable to look into your client's claim unless proven otherwise.

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)



Auto
Consultants
Pte Ltd

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Vic (LKKAUTO)

From: Chan, Kian-Meng <Kianmeng.Chan1@aig.com>
Sent: Tuesday, 28 May, 2019 11:23 AM
To: Vic (LKKAUTO)
Cc: Admin A
Subject: RE: 5398952863SG-003 // SHD9777S (TP) & SLB5910M on 01/03/2018 LKK REF CC3/AIG18004390/Khb3

Dear Vic,

Did TP provided any other evidence to substantiate TP's report, ie TP vehicle was stationary at the material time of accident?

If no, kindly reject claim based on BOLA 10A.

Best regards,
Chan Kian Meng
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120
Tel +(65) 6419 1678
KianMeng.Chan1@aig.com | www.aig.sg

From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: Tuesday, May 28, 2019 11:03 AM
To: Chan, Kian-Meng
Cc: Admin A; Vic (LKKAUTO)
Subject: [EXTERNAL] RE: 5398952863SG-003 // SHD9777S (TP) & SLB5910M on 01/03/2018 LKK REF CC3/AIG18004390/Khb3

This message is from an external sender; be cautious with links and attachments.

Dear Kian Meng,

We refer to your below email.

Please be informed that we had checked with Insured's repairer and we were informed that Insured video footage was overwritten and he did not come back to them for repairs due to minor damages to his vehicle.

The insured repairer had also informed us that TP insurer (AXA) offered for a 50/50 settlement and that the Insured was already advised on this by his repairer (please refer to the attached email from Insured repairer) but no feedback heard till date.

As such, please advise if we will to deny TP claim based on BOLA 10a and/or for your further instructions.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Chan, Kian-Meng [<mailto:Kianmeng.Chan1@aig.com>]

Sent: Tuesday, 28 May, 2019 10:50 AM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: 5398952863SG-003 // SHD9777S (TP) & SLB5910M on 01/03/2018 LKK REF CC3/AIG18004390/Khb3

Dear Vic,

Kindly expedite the matter and to see if we are able to apply BOLA 10A with the case.
Your kind attention is greatly appreciated.

Best regards,

Chan Kian Meng

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1678

KianMeng.Chan1@aig.com | www.aig.sg

From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: Tuesday, April 30, 2019 3:33 PM

To: Chan, Kian-Meng

Cc: Admin A; Vic (LKKAuto)

Subject: [EXTERNAL] RE: 5398952863SG-003 // SHD9777S (TP) & SLB5910M on 01/03/2018 LKK REF CC3/AIG18004390/Khb3

This message is from an external sender; be cautious with links and attachments.

Dear Kian Meng,

We refer to your below email.

Please be informed that we are still pending for Insured to give us a copy of his video footage.

We will follow up on the matter.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Chan, Kian-Meng [<mailto:Kianmeng.Chan1@aig.com>]

Sent: Tuesday, 30 April, 2019 3:25 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: 5398952863SG-003 // SHD9777S (TP) & SLB5910M on 01/03/2018

Dear Vic,

Appreciate your kind advice on the video footage from insured and claim status.

Thanks.

Best regards,

Chan Kian Meng

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1678

KianMeng.Chan1@aig.com | www.aig.sg

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Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref : AAD1803-014

Your Ref : SLB5910M

Date : 07.May 2018

AIG ASIA PACIFIC INSURANCE

Dear Sir/Madam,

**ACCIDENT INVOLVING SHD9777S AND SLB5910M ON 01/03/18 04:16 PM ALONG
CHANGI ROAD SLIP ROAD TOWARDS CHANGI ROAD**

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below :-

1.	Cost of Repair (inclusive of 7% GST)	\$	4,708.00
2.	Loss of Rental for ³ days @ \$ ^{101.46} per day	\$	304.38
3.	Loss of Income for ³ days @ \$ ¹⁰⁰ per day	\$	300.00
4.	LTA Search Fee	\$	7.49
5.	Survey Fee	\$	0.00
	Total	\$	5,319.87

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

Yours Faithfully

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

Tel No. : 6603 1250 (DID)

Note : Please email any further correspondence to claims@transcab.com.sg (6603 1259)



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Consultants
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51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

19 DECEMBER 2018

**RICHARD LEONG PENG KEONG
9 JALAN SAYANG
SINGAPORE 418631**

By Post and By Email

Dear Sir/Madam,

OUR REF : CC3/AIG18004390/Khb3

YOUR REF : SLB 5910M

**ACCIDENT INVOLVING SLB 5910M AND SHD 9777S ALONG CHANGI ROAD ON
01.03.2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SHD 9777S against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)



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51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

jennyvappleong@hotmail.com
(Email)

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Wednesday, 19 December, 2018 3:04 PM
To: jennyapleong@hotmail.com
Cc: Admin A; Vic (LKKAUTO)
Subject: YOUR REF: SLB 5910M_ACCIDENT INVOLVING SLB 5910M AND SHD 9777S ALONG CHANGI ROAD ON 01.03.2018



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

19 DECEMBER 2018

RICHARD LEONG PENG KEONG
9 JALAN SAYANG
SINGAPORE 418631

By Post and By Email

Dear Sir/Madam,

OUR REF : CC3/AIG18004390/Khb3
YOUR REF : SLB 5910M
ACCIDENT INVOLVING SLB 5910M AND SHD 9777S ALONG CHANGI ROAD ON 01.03.2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SHD 9777S against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)

- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

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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Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Authorization To Act

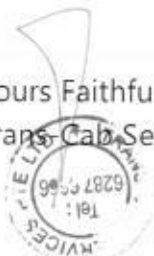
We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHD9777S and SLB5910M along CHANGI ROAD SLIP ROAD TOWARDS CHANGI ROAD on 01/03/18 04:16 PM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 7 (day) of May 2018

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

Trans-Cab Auto Services Pte Ltd

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666**Fax:** 6287 7764**Co. Reg. No.:** 201019626G**GST Reg. No.:** 201019626G**Tax Invoice / Debit Note**

TO: AIG ASIA PACIFIC INSURANCE PTE LTD 78 Shenton Way #07-16 CHARTIS Building 079120 Singapore ATTENTION:	INVOICE NO. : INV1804-225 DATE : 30. April 2018 REFERENCE NO : AAD1803-014 TERMS : Net 30 Days DUE DATE : 30. May 2018 PAGE : 1
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NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHD9777S;DOA 01.03.18(LUMP SUM-18)	1	4,708.00	4,708.00

Total SGD Excl. GST : 4,400.00**7% GST :** 308.00**Total SGD Incl. GST :** 4,708.00****** FOUR THOUSAND SEVEN HUNDRED EIGHT SGD ONLY ******

- 1) All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"
- 2) Please quote our Invoice Number during payment.
- 3) We reserve the right to charge interest @ 1.5% per month on overdue invoice.
- 4) Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

E. & O. E.**THIS IS A COMPUTER GENERATED INVOICE WHICH REQUIRES NO SIGNATURE**

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

07 May, 2018

To Whom It May Concern

Dear Sir / Madam,

Accident on 01/03/18 04:16 PM at CHANGI ROAD SLIP ROAD TOWARDS CHANGI ROAD

1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHD9777S. The taxi was hired to TAN SENG HOCK a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$101.46 per day (inclusive of GST).
2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan

General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

01-03-2018

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

Date In	Date Out	Vehicle No.
Accident No.	AAD1803-014	Accident Date 01-03-2018
5/3/2018 11:35	7/3/2018 16:00	SHD9777S

Yours Faithfully,

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
SGK3557A	02 Mar 2018 / 11:25:00	NTUC INCOME INS CO-OP LTD
SLB5910M	01 Mar 2018 / 16:16:00	AIG ASIA PACIFIC INSURANCE PTE. LTD.

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