

Jia Le (LKK Auto)

From: Daniel Roberts <dmroberts943@gmail.com>
Sent: Wednesday, 23 October 2019 10:06 AM
To: Jia Le (LKK Auto)
Subject: Re: Daniel Roberts SLS5221D LKK REF CC3/AIG18009620/K1db3

Good Morning,

I have spoken with AIG this morning I have asked the underwriter to take this up and look into the amount being requested from the third party. This is now sitting with them.

Regards

Daniel Roberts

On Mon, Oct 21, 2019 at 11:57 AM Daniel Roberts <dmroberts943@gmail.com> wrote:

Good Morning,

Am not sure why it has taken sixteen months to arrive at this decision? I still refute this claim a long with the cost that is being suggested for the replacement parts. I want to see a individual breakdown of the cost that you have previously suggested,

- a) Parts that need to be replaced
- b) Cost of each part

Given that my bumper is made of plastic and the damage you are suggesting that happened to the other vehicle doesn't make sense, I didn't even have a scratch. I will not be bullied into settling this claim. If we have to go to further arbitration then so be it.

On another note neither you or AIG have kept me informed through out this process, something to note.

Regards

Daniel Roberts

On Thu, Oct 17, 2019 at 9:01 AM Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Our Ref: CC3/AIG18009620/K1db3

By Registered Mail

ROBERTS DANIEL

Dear Sir/Madam,

ACCIDENT INVOLVING SLS 5221D AND SHC 8247S ON 25/05/2018

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.

Please be informed that we have reviewed both reports and based on accident scenario & all available information at hand for the accident. We are of the view that we do not have a good defense towards the claim submitted by the owner of SHC 8247S and it is quite difficult for you to escape liability of the collision.

We wish to stress that our offer of settlement is strictly made on a without prejudice basis with a view to close this matter amicably.

If you still do not wish us to settle the third party claim and/or if you wish to take over conduct of the third party claim without seeking indemnity under the motor insurance policy so as to protect the No Claims Discount (this entails that you would have to conduct your own defense and bear the full costs), you may consider undertaking the claim.

Kindly let us have your final decision by 28/10/2019. If we do not hear from you by then, our principal will proceed to handle and decide how the claim is settled as per the terms and conditions of the policy. Under the Terms and Conditions 6.3 entitled "Conduct of Proceedings" under his Motor Policy, it is clearly stated that **"AIG shall have full discretion in the conduct of any proceedings and/or how a claim is settled."**

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.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Daniel Roberts [mailto:dmroberts943@gmail.com]

Sent: Tuesday, 11 June 2019 1:36 PM

To: Vic (LKKAuto)

Subject: Re: Daniel Roberts SLS5221D LKK REF CC3/AIG18009620/K1hb3

Good Afternoon,

Please note I will be travelling to Europe from 20th June returning 8th August. If I have not heard from you before this date, no action is to be taken without my consent!!

Regards

Daniel Roberts

On Mon, Jun 3, 2019 at 2:50 PM Daniel Roberts <dmroberts943@gmail.com> wrote:

Good Afternoon,

This is my final request for a response relating to this claim.

Regards

Daniel Roberts

On Tue, May 28, 2019 at 10:50 AM Vic (LKKAuto) <vicalpeh@lkkauto.com> wrote:

Dear Mr Roberts,

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

Please find below the adjusted breakdown for the proposed settlement amount to the claimant for your reference.

Cost of Repair (w/gst)	\$ 2,654.41
Loss of Rental (\$115 x 1.5 days)	\$ 172.50
Loss of Income (\$50 x 1.5 days)	\$ 75.00
LTA Search Fee	\$ 7.49

TOTAL	\$ 2,909.40
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Our surveyor is in the opinion that based on the damages sustained to the claimant's vehicle and the adjusted amount is already fair and reasonable.

We attached some inspection photos taken by our surveyor on the same of the accident and a copy of the estimate with our surveyor's recommendation for your reference.

If you have further clarifications, please reply within 5 days from the date of this email, otherwise, we will proceed accordingly.

We hope the above matter clarifies.

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: Daniel Roberts [mailto:dmroberts943@gmail.com]

Sent: Saturday, 1 December, 2018 2:23 PM

To: Vic (LKKAuto)

Subject: Daniel Roberts SLS5221D

Hi Vic,

Pictures attached as requested. Also I would like to understand why this has taken seven months to reach this stage? no information prior to how this claim was progressing. I totally refute this claim, I

checked both vehicles and they were fine. I am not denying that my vehicle touch his bumper, however the space behind me was empty and he swung in leaving me little space. I too had video footage, however it only last two months and needed to be re started. I would have presented this if someone at AIG had advised me to do so. If there was damage to the car as he claims, there should also be at least a scratch on mine. These pictures were taken on the 5th June 2018.

Looking forward to the outcome.

Regards