

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Thursday, 17 October, 2019 12:12 PM
To: PBSP
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK REF:CC3/AIG18010739/T1hb3 | 8217749545SG-003

Without Prejudice

Dear Caroline,

We refer further to our below email.

Purely for an amicable settlement on a without prejudice basis and without admission of any liability to our Insured's part, our principal had further reviewed with your appeal and we have mandate to improve our offer of settlement as below:

Cost of Repair (w/gst)	\$ 70,210.73
Loss of Rental (@ 27 days)	\$ 2,735.00
Medical Bills w/gst (exclude of Foam Walker)	\$ 3,062.87
GIA Search Fee	\$ 2.00
TOTAL	\$ 76,010.60

For your acceptance please.

The above amount is to be made payable to **PERFORMANCE MOTORS LIMITED**.

Thank you.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters."

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: Vic (LKKAUTO)
Sent: Tuesday, 15 October, 2019 8:54 AM
To: PBSP
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK
REF:CC3/AIG18010739/T1hb3 | 8217749545SG-003

Without Prejudice

Dear Caroline,

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

We will highlight the matter to our principal and will get back to you 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: PBSP [<mailto:pml-pbsp@simedarby.com.sg>]
Sent: Monday, 14 October, 2019 6:30 PM
To: Vic (LKKAUTO)
Cc: Admin A
Subject: Re: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK
REF:CC3/AIG18010739/T1hb3 | 8217749545SG-003

Without Prejudice

Dear Vic

Our client is of view that your offer for the rental car/loss of use is ridiculous. It was not enough to cover the rental costs that our client had incurred.

Bearing in mind that our client's vehicle was badly damaged by your Principal's insured and our client's vehicle has to be towed to our workshop for repair.

Please review and revise offer of settlement.

Thank you.

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

From: Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Sent: Thursday, 10 October 2019 2:04 PM
To: PBSP <pml-pbsp@simedarby.com.sg>
Cc: 甯瑤 © <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: RE: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK
REF:CC3/AIG18010739/T1hb3 | 8217749545SG-003

Without Prejudice

Dear Caroline,

We refer further to our below email.

Purely for an amicable settlement on a without prejudice basis and without admission of any liability to our Insured's part, we have our principal's mandate and we offer settlement as below:

Cost of Repair (w/gst)	\$ 70,210.73
Loss of Rental (\$100 x 20 days)	\$ 2,140.00
Medical Bills w/gst (exclude of Foam Walker)	\$ 3,062.87
GIA Search Fee	\$ 2.00
TOTAL	\$ 75,415.60

For your acceptance please.

The above amount is to be made payable to **PERFORMANCE MOTORS LIMITED**.

Thank you.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters."

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

Sent: Friday, 4 October, 2019 2:34 PM

To: Ler, Bernard-JQ

Cc: Vic (LKKAuto)

Subject: Re: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK

REF:CC3/AIG18010739/T1hb3 | 8217749545SG-003

WITHOUT PREJUDICE

Dear Bernard

Strictly for the purpose of an early closure, we will absorb this cost of \$70.62 for "form walker". Please let us have all the payment made to Performance Motors Limited and we will make the reimbursement to our customer accordingly.

Please inform your management to expedite the settlement for this case as our customer is very frustrated with the long process and we need to update our customer soonest.

Thank you.

Regards,

Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Friday, 4 October 2019 10:01 AM

To: PBSP <pml-pbsp@simedarby.com.sg>

Cc: Vic <vicalpeh@lkkauto.com>

Subject: RE: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK

REF:CC3/AIG18010739/T1hb3 | 8217749545SG-003

WITHOUT PREJUDICE

Dear Caroline,

Referring to the visit on 28/7/2018, the doctor prescribed a foam walker to the claimant (refer below). A foam walker is usually used for lower limbs injuries or fractures. Based on review of the available memos detailing Claimant's injuries, there was no mention of lower limb injuries or fractures.

TAN SZUE HANN		Accident and Emergency TAX INVOICE	
TAN SZUE HANN		Page 1 of 2	
BLK/HSE 1 #02-01		GST Reg No	20-0409811-Z
ESSEX ROAD		Business Reg No	53206920W
STRATA		Print Date/Time	28.07.2018/13:42:28
SINGAPORE 309329		Bill Date	28.07.2018
		Customer No	5318246
		Case No	4018060940
		Bill Document No	8205228039
		Visit Type	A&E WALK-IN
		Visit Date	28.07.2018
		Attending Doctor	DR KANNAN S/O SUNDERARAJ

Date	Code	Service Description	Qty	Amount (S\$)
28.07.2018	1300999999	WRIST CAST	1	180.00
28.07.2018	3501012046	XR-HAND RIGHT	1	67.17
28.07.2018	7108000001	CONSULTATION - OFFICE HOUR	1	102.80
28.07.2018	N104396	FOAM WALKER	1	70.62
28.07.2018	VOLT2	VOLTAREN 20G GEL	1	9.55
Subtotal				430.14
Hospital Charges				430.14
GST @ 7%				30.11
Hospital Charges Subtotal				460.25
Total Bill				460.25
Total Hospital Charges				460.25
Payment				
28.07.2018	Visa/MasterCd (MNH)	540042*****1488		460.25-

According to the memo from MEH/Novena A&E dated 19 SEP 2019 detailing Claimant's visit on 7 JUN 2018 -> no mention of lower limbs injuries/fractures and was ambulating well.

History of Presenting Illness

NKDA

Previously well

P/C:

1. RTA

-was travelling at about 50kmph

-travelling upon upper thomson road

-seatbelt intact

-air bags fully deployed

-having abrasion right forearm

-having mild headache - nil thunderclap, nil neuro deficits

-having mild neck discomfort (denies pain)

-no UL/LL weakness/numbness

-no nausea/vomiting

-no chest pain/SOB

Comments/Examinations:

O/E:

Alert, comfortable

Ambulating well, no antalgic gait

No cervical spine tenderness

ROM neck full

Bilateral UL/LL power 5/5, no sensory loss

EOM full

No RAPD

No seatbelt sign

H S1 S2

L Clear

A SNT BS+

Both Memos dated 18 + 21 SEP 2019 -> also confirmed no lower limbs injuries or fractures.

To whom it may concern

The abovementioned patient was seen for right hand and thumb pain for a period of 1 month after he had been involved in an RTA in June 2018. He was seen by me on 28 June 2018 with pain over the Rt hand and the right thumb. He had an xray done which did not show any fractures. He was treated with a thumb spica splint and did a mri on 12/6/2018. Mri showed sprain and low grade tear at the attachment of the abductor pollicis longus at the base of the 1st meta sprain of the dorsal ligament at the thumb carpometacarpal joint. He was discharged well.

Thanks

To insurance company,

The above named patient was first treated at Mount Elizabeth Novena Hospital Emergency Department on 11/6/2018. He had been in a road traffic accident on 7/6/2018 and presented with dizziness since the accident and abrasions on his right arm.

A CT scan of his head was offered which the patient deferred till the next day.

On 12/6/2018, the patient returned for a CT Head. The CT head was reported as normal. He also experienced mild pain when moving the fingers of his right hand then.

Diagnoses were:

- 1) Right arm abrasions
- 2) Head injury with dizziness
- 3) Right hand contusion

He was discharged and advised to return if symptoms do not improve.

Hence, we would like to clarify on the purpose of the indication of this item (foam walker).

Kindly advise.

Thank you.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

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

Sent: 30 September 2019 14:39

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>; Vic <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] Fw: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018
***LKK REF:CC3/AIG18010739/T1hb3

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

Without Prejudice

Dear Bernard

We write to advise that our client is willing to close the matter without claiming further injury claim if parties are able to settle his full medical fee reimbursement.

Thank you.

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

From: Sharon Heng L K <sharon.heng.leekun@simedarby.com.sg>

Sent: Monday, 30 September 2019 2:34 PM

To: PBSP <pml-pbsp@simedarby.com.sg>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Subject: RE: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK
REF:CC3/AIG18010739/T1hb3

Dear Caroline

As per your request :

Best Regards

Sharon Heng
Performance Motors Ltd
Body & Paint
DID : 63190123
Fax : 64743229



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From: PBSP
Sent: Monday, 30 September, 2019 2:29 PM
To: Sharon Heng L K
Cc: Vic (LKKAuto); Ler, Bernard-JQ
Subject: Re: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK
REF:CC3/AIG18010739/T1hb3

Dear Sharon

Please assist to scan a copy of the towing receipt.

Thank you.

Regards,
Caroline

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Monday, 30 September 2019 1:43 PM
To: PBSP <pml-pbsp@simedarby.com.sg>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK
REF:CC3/AIG18010739/T1hb3

Dear Caroline,

We would like to confirm that your client is claiming on expenses only – for medical claim?

Besides, kindly let us have a copy of towing receipt.

Labour Items

1	TO TOW ACCIDENT VEHICLE TO PML WORKSHOP.
---	--

Apologies for the inconvenience caused.

Best Regards,

Bernard Ler
AIG
Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

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

Sent: 24 September 2019 13:56

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK
REF:CC3/AIG18010739/T1hb3

Dear Bernard and Vic

As requested, please find attached the medical memo we received from our client for your urgent submission of payment.

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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