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Vivian Lau (LKKAuto)

From:

Vivian Lau (LKKAuto)

Sent:

Tuesday, 7 August, 2018 2:19 PM

To:

eyap@lioncityrentals.com.sg; insurance@lioncityrentals.com.sg

Cc:

Hsiao Tong (LKKAuto); Joy Irene (LKKAuto)

Subject:

Accident involving Vehicle SLP 1171G & SJL 5114R on 25/07/2018

Our Ref: CC6/LCR18013601/wa3

07 August 2018

LION CITY RENTALS PTE LTD

Dear Sir/Madam,

Accident involving Vehicle SLP 1171G & SJL 5114R on 25/07/2018

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.

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.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within 7 days i.e. by 17/08/2018, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: <u>Vivianlau@lkkauto.com</u>] fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Vivian Lau (LKKAuto)

From:

Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>

Sent:

Monday, 6 May, 2019 3:22 PM

To:

Vivian Lau (LKKAuto)

Cc:

Admin A

Subject:

RE: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF:

CC6/LCR18013601/wa3

Dear Vivien

Our client's no longer proceed the accident claim.

Thank you.

Best Regards Anysia Foo Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Sent: Monday, 6 May, 2019 3:12 PM

To: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

'WITHOUT PREJUDICE' SAVE AS TO COSTS

Dear Sir/Madam,

Accident involving Vehicle SJL 5114R AND SLP 1171G DATED ON 25/07/2018

We refer to the above matter

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s AIG Asia Pacific Insurance Pte. Ltd

Please respond and let us know within 10 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: <u>Vivianlau@lkkauto.com</u> fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vivian Lau (LKKAuto)

Sent: Friday, 24 August, 2018 10:13 AM

To: 'Hock Wah Motor Pte Ltd' <motor@hockwah.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

WTHOUT PREJUDICE

Dear Sir/Madam,

We refer to the email below.

Please refer to the attach accident photo

Your client did confirm that he changed lane. Furthermore, scene photos taken by our insured clearly shows your client encroaching onto OI's lane.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: <u>Vivianlau@lkkauto.com</u> fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hock Wah Motor Pte Ltd [mailto:motor@hockwah.com.sg]

Sent: Friday, 24 August, 2018 10:05 AM

To: Vivian Lau (LKKAuto) < vivianlau@lkkauto.com>

Cc: Admin-A <admin-a@lkkauto.com>

Subject: RE: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

Dear Vivian

Any updates for the above mention claim?

Please revert.

Thank you.

Best Regards Anysia Foo Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Hock Wah Motor Pte Ltd

Sent: Friday, 17 August, 2018 9:46 AM

To: Vivian Lau (LKKAuto) < vivianlau@lkkauto.com>

Cc: admin-a@lkkauto.com

Subject: RE: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

Dear Vivian

Any updates for the above mention claim?

Please revert.

Thank you.

Best Regards Anysia Foo Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Hock Wah Motor Pte Ltd

Sent: Tuesday, 7 August, 2018 4:18 PM

To: 'Vivian Lau (LKKAuto)' < vivianlau@lkkauto.com>

Subject: RE: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

Dear Vivian

From your opinion of this case for conflicting versions between both parties, can we conclude each party have contributory negligence to this accident?

Please revert to settle at least 50% liability.

Thank you.

Best Regards Anysia Foo Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Vivian Lau (LKKAuto) < vivianlau@lkkauto.com>

Sent: Tuesday, 7 August, 2018 2:13 PM

To: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

WTHOUT PREJUDICE

Your Ref: SJL 5114R Our Ref: CC6/LCR18013601/wa3

Dear Sir/Madam,

Accident involving Vehicle SJL 5114R AND SLP 1171G DATED ON 25/07/2018

We refer to the above matter

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence to substantiate either's parties version. Enclosed herewith a copy of our insured's accident report for your perusal.

Meanwhile, kindly forward to us with any evidence (if any) to support your claim

Kindly take note that the case handler in-charge is Vivian and she can be contacted at her DID 6841 8625.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: <u>Vivianlau@lkkauto.com</u>] fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hock Wah Motor Pte Ltd [mailto:motor@hockwah.com.sg]

Sent: Monday, 6 August, 2018 12:10 PM

To: Vivian Lau (LKKAuto) <<u>vivianlau@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>
Subject: FW: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

Dear Vivian

Has AIG's insured reported accident?

Please revert on liability.

Thank you.

Best Regards Anysia Foo Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Hock Wah Motor Pte Ltd

Sent: Wednesday, 1 August, 2018 10:09 AM

To: 'vivianlau@lkkauto.com' <vivianlau@lkkauto.com>

Subject: FW: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

Dear Vivian

Has AIG's insured reported accident?

Please revert on liability.

Thank you.

Best Regards Anysia Foo Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

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

Sent: Thursday, 26 July, 2018 3:10 PM

To: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto) <<u>vivianlau@lkkauto.com</u>>; Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>; Joy Irene (LKKAuto) <<u>Joylrene@lkkauto.com</u>>; assignments <<u>assignments@lkkauto.com</u>> Subject: RE: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018 *** LKK REF: CC6/LCR18013601/wa3

Dear Sir / Madam,

We refer to the below email.

Please be informed that we are currently pending for our principal to release OI GIA report.

Kindly note that for liability, claim negotiation and settlement, please contact Vivian at 6841 8625.

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

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>

Sent: Thursday, 26 July, 2018 11:42 AM To: Admin A <admin-a@lkkauto.com>

Subject: TP CLAIM_SJL5114R&SLP1171G(AIG)_DOA:25/07/2018

Dear sir/madam

Attached herewith our client's GIA report that claim against AIG's insured SLP1171G.

Please revert on liability.

Thank you.

Best Regards Anysia Foo Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

Vivian Lau (LKKAuto)

From:

Vivian Lau (LKKAuto)

Sent:

Monday, 6 May, 2019 3:26 PM

To:

Cheok, Lee Wai

Cc:

Hsiao Tong (LKKAuto)

Subject:

RE: Your ref: 3951108210SG,Our Ref: CC6/LCR18013601/wa3,Accident involving

Vehicle SLP 1171G & SJL 5114R on 25/07/2018

Dear Kathlyn

We refer to the above matter.

TP repairer informed us that their client's no longer proceed the accident claim.

Please be informed that till date TP did not arrange for survey.

In view of the above, We will proceed to cancel file, no survey done.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: <u>Vivianlau@lkkauto.com</u> fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Boyogan, Joane [mailto:Joane.Boyogan@aig.com]

Sent: Monday, 13 August, 2018 12:12 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: Joy Irene (LKKAuto) < Joylrene@Ikkauto.com>; Hsiao Tong (LKKAuto) < chewht@Ikkauto.com>

Subject: RE: Your ref: 3951108210SG,Our Ref: CC6/LCR18013601/wa3,Accident involving Vehicle SLP 1171G & SJL

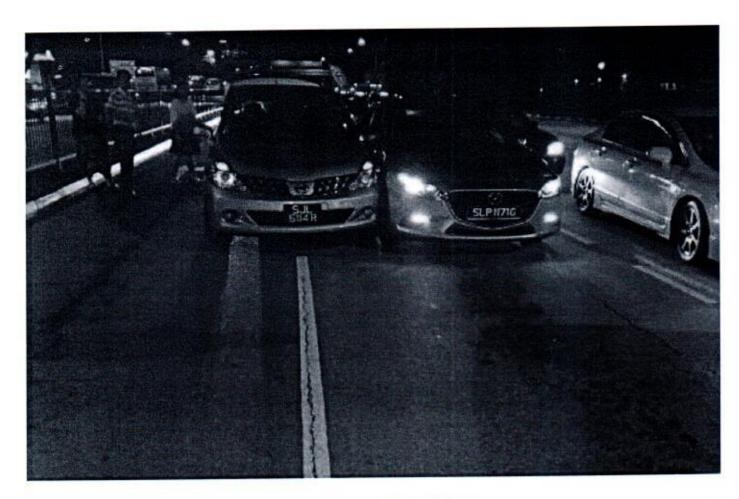
5114R on 25/07/2018

Dear Vivian,

I am checking with Auto Insure whether there was any video footage submitted during OID's accident reporting

In the meantime, I have checked 3P's GIA report and 3P did confirm that he changed lane. Furthermore, scene photos taken by OID clearly shows 3P encroaching onto OI's lane.

Enclosed is OID's updated GIA report with scene photos and police report.



Accident Photo



Regards,

Joane Boyogan

AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120 Tel +64191898 | Fax +68357416 joane.boyogan@aig.com | www.aig.com.sg

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From: Vivian Lau (LKKAuto) [mailto:vivianlau@lkkauto.com]

Sent: Tuesday, August 07, 2018 2:14 PM

To: Boyogan, Joane

Cc: Joy Irene (LKKAuto); Hsiao Tong (LKKAuto)

Subject: Your ref: 3951108210SG,Our Ref: CC6/LCR18013601/wa3,Accident involving Vehicle SLP 1171G & SJL

5114R on 25/07/2018

Your ref: 3951108210SG

Our Ref: CC6/LCR18013601/wa3

Dear Joane,

Accident involving Vehicle SLP 1171G & SJL 5114R on 25/07/2018

We refer to the above matter.

Based on the accident report and accident scenario, is conflicting versions.

Kindly advise if there is any video footage(stated in GIA report) submitted by OI/OID to you good office.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: <u>Vivianlau@lkkauto.com|</u> fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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