

Vic (LKKAUTO)

From: Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>
Sent: Friday, 2 November, 2018 10:01 AM
To: - Tiffany Lian Tat Huat
Cc: Gan, Angiegeokling; Vic (LKKAUTO)
Subject: RE: Policy no: 2100506830, Ciam Ref: 9027923696SG, Accident involving SLM8859B and SFM9363D on 11 August 2018 along slip road of Petir Road towards Dairy Farm Road

Hi Sir

We acknowledge receipt to your email.

Please be informed we have appointed LKK Auto Consultants Pte Ltd to handle this Third Party property claim (ie inclusive of surveying Third Party vehicle). Please be rest assured we will look into Third Party damages before resolving this claim amicably with Third Party with all the submitted documents.

Thank you.

Best Regards

Bennie Tan

AIG

Senior Complex Claims Examiner
78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419 1718 | Fax +(65) 6835 7416

Bennie-WZ.Tan@aig.com | www.aig.com.sg

From: - Tiffany Lian Tat Huat [mailto:liantathuat-tiffany@hotmail.sg]
Sent: Wednesday, October 31, 2018 2:23 PM
To: Tan, Bennie-WZ
Subject: 转发: Policy no: 2100506830, Ciam Ref: 9027923696SG, Accident involving SLM8859B and SFM9363D on 11 August 2018 along slip road of Petir Road towards Dairy Farm Road

Dear Bennie Tan,

I will like to check whether i can email my documents requested by LKK Auto in the handling of the claim. I attached my correspondence documents with Ms Angie Gan for your reference. Please advice. Thank you.

Best Regards,
Ang Thian Lam

发件人: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>
发送时间: 2018 年 10 月 31 日 下午 2:04

收件人: - Tiffany Lian Tat Huat

抄送: Tan, Bennie-WZ

主题: RE: Policy no: 2100506830, Ciam Ref: 9027923696SG, Accident involving SLM8859B and SFM9363D on 11 August 2018 along slip road of Petir Road towards Dairy Farm Road

Dear Mr Ang,

We refer to your email below.

Please note that the property damage and bodily injury claims are being managed by different claim examiners.

Bodily injury claim is handled by myself, and the claim has been resolved.

The property damage claim is handled by our surveyor M/s LKK Auto Consultants Pte Ltd and managed by our Mr Bennie Tan whom is copied in this email.

Should you need clarification regarding the property damage claim, you may contact Mr Bennie Tan and he will assist on your queries.

Thank you.

Best Regards,

Angie Gan
AIG

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

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From: - Tiffany Lian Tat Huat [mailto:liantathuat-tiffany@hotmail.sg]

Sent: Wednesday, October 31, 2018 11:36 AM

To: Gan, Angiegeokling

Subject: 答复: Policy no: 2100506830, Ciam Ref: 9027923696SG, Accident involving SLM8859B and SFM9363D on 11 August 2018 along slip road of Petir Road towards Dairy Farm Road

Dear Angie Gan,

I received a letter from LKK Auto informing us that AIG appointed them to deal with third party claim against my policy. I was very dissappointed with AIG services dealing with my issue. I have already email my documents to you, instead of assisting me, you engage LKK Auto to liase with me. Due to my present heavy workload, i have to follow up your irregular instruction. Please inform LKK Auto to protect my interest in handling of this claim. I will like to bring to your attention that i personally had serious spine degenerate and slip disc, the accident was very minor, as a result my spine and slip disc were not affected.

I was shocked that AIG received a bodily injury claim from the driver of SFM9363D. Please be assured that AIG or LKK Auto takes all necessary steps in claims assessment to ensure proper handling of claims. I do not want the scoring gap for my not claim discount (NCD) be too far affected as a result of the claim against my policy. Thank you.

Best Regards,
Ang Thian Lam

发件人: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>

发送时间: 2018 年 10 月 9 日 下午 1:29

收件人: - Tiffany Lian Tat Huat

主题: RE: Policy no: 2100506830, Ciam Ref: 9027923696SG, Accident involving SLM8859B and SFM9363D on 11 August 2018 along slip road of Petir Road towards Dairy Farm Road

Dear Mr Vincent Ang,

We note your further clarification below and thank you for the same.

We have examined all documents submitted by the third party including his medical report, as well as the damage photographs of both vehicles.

Please be assured that AIG takes all necessary steps in claims assessment to ensure proper handling of claims.

Appreciate the additional information and your kind assistance on this matter.

Best Regards,

Angie Gan
AIG

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

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From: - Tiffany Lian Tat Huat [mailto:liantathuat-tiffany@hotmail.sg]

Sent: Tuesday, October 09, 2018 12:42 PM

To: Gan, Angiegeokling

Subject: 答复: Policy no: 2100506830, Ciam Ref: 9027923696SG, Accident involving SLM8859B and SFM9363D on 11 August 2018 along slip road of Petir Road towards Dairy Farm Road

Dear Angie Gan,

Thank you for your reply. Please examine carefully my photograph for vehicle SFM9363D taken at the time of the accident. There was a reflection of me and driver of vehicle SFM9363D. He was younger and looks healthier than me at the time of the accident. Before the accident happened both vehicle SLM8859B and SFM9363D were stop along the slip road of Petir Road towards Dairy Farm. When there was no vehicle on the main road, the driver of vehicle SFM9363D move forward very slowly, as i saw there was no vehicle at the main road, i proceed to move off very slowly, the driver of vehicle of SFM9363D suddently jammed brake and stuppded,i immediately stopped my vehicle but was too late. You can see through my photograph that the impact was very minor, there was only slight scratches. I provide you these information was to assist you to resolve the claim on best possible terms in order to help you mitigate your losses. Please investigate carefully regards driver SFM9363D medical report? HIS MINOR INJURY REPORT?

Best Regard,
Vincent Ang Thian Lam

发件人: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>

发送时间: 2018 年 10 月 8 日 下午 5:44

收件人: - Tiffany Lian Tat Huat

主题: RE: Policy no: 2100506830, Clam Ref: 9027923696SG, Accident involving SLM8859B and SFM9363D on 11 August 2018 along slip road of Petir Road towards Dairy Farm Road

Dear Mr Vincent Ang,

Thank you for your email.

In our letter we mentioned that liability is not in your favour. We noted that the circumstances of the accident was a front-to-rear collision. Hence liability was 100% against the rear vehicle.

| | SCENARIO | REASON(S) |  X % |  Y % |
|------------------------------------|--|---|---|---|
| FRONT-TO-REAR COLLISIONS/REVERSING | | | | |
| 31. (a) |  <i>Diagram 1.86</i> | Reason(s): Driver X travelling behind Vehicle Y must keep a safe distance. ⁸⁰ | 100 | 0 |

We will assess the third party's injury claim based on all supporting documents such as the medical report provided by the treating doctor so as to determine the validity and severity of the injuries sustained, thereby enabling us to resolve the claim at a reasonable compensation amount.

We noted your report where it was mentioned that there was no injury at the time of the accident around 0830 hours. However, we wish to advise that it is not unusual for someone to experience symptoms from the impact several hours or even days after the accident.

Based on the medical report, the claimant visited the doctor in the late afternoon on the same day after the accident where he was diagnosed with minor injuries after physical examination by the doctor.

In view that liability was not in your favour, we will negotiate and resolve the claim on best possible terms in order to mitigate our losses.

Please feel free to contact the undersigned should you have further queries.

Best Regards,

Angie Gan
AIG

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

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From: - Tiffany Lian Tat Huat [mailto:liantathuat-tiffany@hotmail.sg]

Sent: Monday, October 08, 2018 3:26 PM

To: Gan, Angiegeokling

Subject: Re: Policy no: 2100506830, Ciam Ref: 9027923696SG, Accident involving SLM8859B and SFM9363D on 11 August 2018 along slip road of Petir Road towards Dairy Farm Road

Dear Angie Gan,

I have received your letter on 05/10/2018. I was shocked to hear from you that you have received a bodily injury claim from the driver of SFM9363D submitted by his appointed solicitors. I wish to state that no one was injured. If there was a bodily injury happened during the accident, the driver of SFM9363D should have call the police or traffic police and wait for them to arrive to take evidence and do on the spot examination. The accident impact was very very minor. When the accident happened, there were many vehicles behind honking impatiently. Due to no one was injured, i told the driver of vehicle SFM9363D to settle through our insurance. We take pictures & exchange mobile phone number and both of us drove off as we did not want to disrupt the main road. I then called him to settle the accident. i told him that i could recommend him to a workshop to repair his rear right bumper as there were scratches and i will pay for his repair. The driver mentioned that he does not want it and ask for S\$2000/-. I told him that it was ridiculous as it was too much as i could fork out \$700 to \$800 for the minor scratches. He then asked for \$1000 which i told him again that i could only fork out \$700 to \$800. Since there is no agreement for the private settlement, both of us agreed to go for insurance claims. On the 14/09/2017, i received a Traffic Police letter (ref no: TP/IP/52135/2018) that i was required to lodge a Traffic Police Report for the accident. On 17/09/2018, i went to 11 Kampong Kapur Roas Singapore 208678 to lodge a traffic police report for the accident. I will attach the police report & some photo for you to keep a record. Due to no one was injured and the accident was very minor and i do have in built car camera but i did not retrieve the footage for that day of the accident. I call my car dealer hope to retrieve the footage of

the accident but they told me that my car camera after 24 hours will auto delete the previous day footage. I have also lodge a report at my car dealer (Cycle & Carriage) workshop through Ms Kerlyn Ong Kai Li (DID: 6771 4420, Hp: 9186 5113). I will like to know what is your basis to determine or to conclude after having perused all relevant information, documents and the circumstances leading to this accident that liability not in my favor. Please feel free to call the undersigned @ 90908883, Mr Vincent Ang.

Your Sincerely,
Vincent Ang Thian Lam

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