

Hsiao Tong (LKKAUTO)

From: wei che <weiche87@hotmail.com>
Sent: Monday, 24 August 2020 5:42 PM
To: Hsiao Tong (LKKAUTO)
Cc: CindySin@synergy.com.sg
Subject: Re: NCD transfer - parent to child

Noted then, seems like nothing can be done. Thanks.

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Monday, August 24, 2020 2:43:48 PM
To: wei che <weiche87@hotmail.com>
Cc: CindySin@synergy.com.sg <CindySin@synergy.com.sg>
Subject: RE: NCD transfer - parent to child

Hi Mr Wei Che,

Thank you for your email.

For NCD issue, if the policy is covered with NCD protector benefit. The NCD status would not be affected over 1st accident lodged unless there is a subsequence claim.

Based on the picture of the front portion of your vehicle which is not possibly to confirm there is no contact between 2 vehicles:

1. Based on your GIA report, you were not sure whether your vehicle had touched third party vehicle, which were confirmed by yourself during our tele-conversations.
2. Our surveyor had physically checked and inspected third party vehicle's rear portion and confirmed the replacement of rear bumper (Deformed), as a result of impact.
3. Base on vehicle structure, front portion of vehicle is designed to house most of the mechanical & electrical components which render the front portion solid and hard, so the common likely outcome of damage to both vehicle is your front portion sustains minor or even no damage whereas rear portion of third party vehicle which absorb the impact seems to be more serious. Again to apply E-brake, it is sometimes not possible to stop instantly when we hit the E-brake, it would still skid a bit due to momentum force of travelling of your vehicle.

In chain collision, no police action would be taken against anyone unless there is an injury involved. The criterion of police action is relied on which party negligently initialled the 1st impact. As the center vehicle hit into front vehicle subsequently caused the chain collision of 3 vehicles. It is beyond doubt that the center vehicle is the culprit. Therefore, we did not contribute any compensation under injury claim.

Based on our record, during our tele-conversion on this matter, you were unsure if there is any contact between your vehicle and third party vehicle. You also concerned on third party front damages as they may have prior collision.

After further reviewed and also checking with AIG that NCD will not be affected, we proceed to settle the rear portion damages with third party to avoid further litigation.

For your appeal on NCD transfer, perhaps you will need to appeal to the underwriters. On claims end, we are unable to revise the liability as explained.

Hope the above helps.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: wei che <weiche87@hotmail.com>
Sent: Monday, 24 August 2020 2:05 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Cindy Sin Kim Ho <CindySin@synergy.com.sg>
Subject: Re: NCD transfer - parent to child

Hi,

Any updates on my appeal?
Possible to help?

Regards,
Wei Che

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, August 20, 2020 10:16:03 AM
To: wei che <weiche87@hotmail.com>
Cc: Cindy Sin Kim Ho <CindySin@synergy.com.sg>
Subject: RE: NCD transfer - parent to child

Hi Mr Wei Che,

Thank you for your email.

I will check back my record and get back to you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: wei che <weiche87@hotmail.com>

Sent: Wednesday, 19 August 2020 6:00 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Cindy Sin Kim Ho <CindySin@synergy.com.sg>

Subject: NCD transfer - parent to child

Hi Hsiao Tong,

I am putting up a case to AIG for the transfer to NCD from my father (chew soo chuan) to my name (chew wei che) and according to AIG, that requires a clean record of at least 3 years.

Understand that you are the case handler for my case and i have received a few calls from your company with the number 67423197 several times last year, and i have repeatedly explained that based on the pictures of my front vehicle, i did not hit the vehicle in front of me. You can refer back to the report made (attached for your reference). I believed you should also have the police report on the negligence of the vehicle in front of mine. (attached for your reference)

I have trusted that you handled this case appropriately.

- However, please see AIG's reply below on the portion where we had 10 days to refute the claim. From your letter (Letter to OI), it was written as "call". We communicated multiple times on this, but it appeared that AIG was not aware of it?
- I have not heard from your company even after your company has decided to pay to the vehicle in front of mine.

It just doesn't make sense why i lost the case when the vehicle in front of me was charge with careless driving, and AIG rejected my application. I am supposed to bear the consequences of other's negligence?

Can you please help on this? Look forward to your favorable reply.

Thank you.

Regards,

Wei Che

From: Cindy Sin Kim Ho <CindySin@synergy.com.sg>

Sent: Wednesday, August 19, 2020 5:07 PM

To: weiche87@hotmail.com <weiche87@hotmail.com>

Subject: Fwd: RE: RE: RE: RE: RE: RE: RE: RE: NCD transfer - parent to child

Hi Che

Please refer to the reply by AIG fyi

Thanks & Regards

Cindy Sin

Senior Relationship Manager

RNF SKH200177885

M : +65 9834 8126

D : +65 6654 1826

Synergy Financial Advisers Pte Ltd

229 Mountbatten Road, #03-30 Mountbatten Square, Singapore 398007

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From: "Tan, Clara-YL" <Clara-YL.Tan@aig.com>

To: Cindy Sin Kim Ho <CindySin@synergy.com.sg>

Date: Wed, 19 Aug 2020 08:51:04 +0000

Subject: RE: RE: RE: RE: RE: RE: RE: RE: RE: NCD transfer - parent to child

Dear Cindy,

Claims Assessor's remarks below:

Based on insured's GIA report, insured reported that he is unsure whether there is collision between both vehicles. Hence, our appointed surveyor, LKK physically inspect the vehicle and we attach a copy of the surveyed photographs for your reference.

Based on the photos 18-19, it shows that the bumper is misaligned and created the gap. Upon removal of the bumper, it shows that the inner part of the bumper(photos 26-35) is deformed and hence LKK granted the replacement of the rear bumper.



Having discussed with Kay Eng, we are of view that the despite there is no damage on insured vehicle, but it is likely that there is a contact between both vehicles – which caused rear bumper of third party vehicle to move inwards and created the deformation.

Kindly note that we only granted the repair of the rear bumper and the reparation of the frontal portion is not approved. Furthermore, a letter has been sent out to our insured on 9th January 2019 to inform on the TPPD claim (as attached) and our insured can respond to the claim 10 days from the date of letter.

Hence, we regret that we are unable to revise the liability as per above explanation.

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Clara Tan

AIG

Business Development Manager, Exempt Insurance Brokers
Agency Department | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #07-16, Singapore 079120

Tel +(65) 6419-1670 | Mobile +(65) 94785417

Clara-YL.Tan@aig.com | www.aig.com.sg



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