

Vic (LKKAUTO)

From: OOI, Ben <ben@allswellmotor.com.sg>
Sent: Tuesday, 6 August, 2019 5:15 PM
To: Vic (LKKAUTO)
Cc: Adrian Ling (LKKAUTO); account@allswellmotor.com.sg; Admin A
Subject: Re: URGENT : ACCIDENT INVOLVING SLP 4438T ON 26/11/2018 (THIRD PARTY SJG 6702M TOYOTA CH R HYBRID; 2017 MODEL)

Hi Vic,

As stated earlier, we are only willing to settle the amount at \$2,000 only (all-in)

If you still insists on the survey fees then do get your principal AIG of which AIG is also our fleet Insurer to settle it amicably.

Thank you in advance..

Truly
OOI, Ben

Allswell Motor Traders
25, Defu Lane 9
Singapore 539266
Office: +65 6679 1146
Mobile: +65 9147 8545
Email: ben@allswellmotor.com.sg

On Mon, Aug 5, 2019 at 4:57 PM Vic (LKKAUTO) <vicalpeh@lkkauto.com> wrote:

Without Prejudice

Dear Mr Ben,

We refer further to our below email.

Please be informed that I am taking over the matter and we had highlighted your concerns to our principal.

Kindly note that TP repairer had already withdrawn their proposed settlement of global sum **\$2,000.00 (all in) exclusive of our survey fee.**

As such, we have our principal's instruction, in order to protect the NCD, there is a need to pay for our survey fee also.

If you do not wish to pay for our survey fee, we can still carry on the Private Settlement (depends on the amount to be accepted by the claimant's repairer) and the Surveyor Fee will be incurred by our principal instead.

However, do note that under the purview of the Underwriters of our principal, there will be a pay out from the policy since AIG will pay for our Surveyor Fee and this will still affect the policy.

As such, kindly confirm to us on/or before 9th August 2019, if you would still like to settle privately (w/o survey fee) or let our principal (AIG) handle and settle the matter.

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)



Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Joy Irene (LKKAuto)

Sent: Wednesday, 10 July, 2019 1:12 PM

To: OOI, Ben

Cc: Vic (LKKAuto); Adrian Ling (LKKAuto); account@allswellmotor.com.sg; Admin A

Subject: RE: URGENT : ACCIDENT INVOLVING SLP 4438T ON 26/11/2018 (THIRD PARTY SJG 6702M TOYOTA CH R HYBRID; 2017 MODEL)

WITHOUT PREJUDICE

Hi Ben,

The COR was already revised and lowered down to \$2,000.00 to amicably settle the third-party claimant's claim. There is no guarantee that the claimant would be amenable to reduce the latter further.

Please also note that in the event of further delay of confirmation on our fair and reasonable offer settlement, the repairer had the discretion to hand-over their claim to their solicitors for further handling. This will further escalate the cost.

Kindly confirm if our survey fee will be billed to AIG, under your auto insurance policy, your No Claim Discount (NCD) will be affected as a result of the claim against your policy.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: OOI, Ben [<mailto:ben@allswellmotor.com.sg>]

Sent: Wednesday, 10 July 2019 12:06 PM

To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Adrian Ling (LKKAuto) <adrianling@lkkauto.com>; account@allswellmotor.com.sg; Admin A <admin-a@lkkauto.com>

Subject: Re: URGENT : ACCIDENT INVOLVING SLP 4438T ON 26/11/2018 (THIRD PARTY SJG 6702M TOYOTA CH R HYBRID; 2017 MODEL)

HI JOy,

Thank you for your email..

Refer to our email dated 25.06.2019.

Maximum, we will pay is \$2,000.00 **only** without admission of liability.

Thank you

Truly

OOI, Ben

Allswell Motor Traders

25, Defu Lane 9

Singapore 539266

Office: +65 6679 1146

Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Mon, Jul 8, 2019 at 4:52 PM Joy Irene (LKKAuto) <JoyIrene@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Ben,

For an amicable settlement, re-adjusted as follows:

If you would like to proceed with private settlement, two (2) separate cheques should be issued:

- 1) ***\$ 2,000.00** - Payable to M/s T K WORKSHOP; and
- 2) ***\$ 342.40** - Payable to M/s LKK Auto Consultants Pte Ltd (Surveyor's Fee)

Kindly send the two (2) separate cheques to:

ATTENTION TO: Joy Irene M/s LKK AUTO CONSULTANTS PTE LTD; Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1 #02-25 , Singapore 408933

Should you decide not to proceed with the private settlement, the above cost will be claimed against the your auto insurance policy under **AIG**. Kindly pay the excess stated in our letter below. Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy

Kindly revert ASAP.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: OOI, Ben [mailto:ben@allswellmotor.com.sg]

Sent: Tuesday, 25 June 2019 3:34 PM

To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Cc: Adrian Ling (LKKAuto) <adrianling@lkkauto.com>; account@allswellmotor.com.sg; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Re: URGENT : ACCIDENT INVOLVING SLP 4438T ON 26/11/2018 (THIRD PARTY SJG 6702M TOYOTA CH R HYBRID; 2017 MODEL)

Dear Joy,

(Without Prejudice)

Please revert, maximum we can private settlement is **\$2,000.00**. Hope you can accept?

Thanks...

Truly

OOI, Ben

Allswell Motor Traders

25, Defu Lane 9

Singapore 539266

Office: +65 6679 1146

Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Tue, Jun 25, 2019 at 2:37 PM Joy Irene (LKKAuto) <JoyIrene@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Ben,

We attached herewith our inspection photos for your reference.

The cost of repair was adjusted in accordance to the damages observed during the survey done by our technical expert.

We would like to inform you that third-party claimant is chasing for the settlement of their claim and threatened to pass to solicitors for handling.

Kindly let us have your decision whether you will proceed with your intent on private settlement.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: OOI, Ben [mailto:ben@allswellmotor.com.sg]

Sent: Wednesday, 19 June 2019 6:37 PM

To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Cc: Adrian Ling (LKKAuto) <adrianling@lkkauto.com>; account@allswellmotor.com.sg; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Re: URGENT : ACCIDENT INVOLVING SLP 4438T ON 26/11/2018

Dear Joy,

As spoken earlier, the COR is too much to swallow.

Please revise again or we will not pay just claim accordingly and our Insurer AIG will do the investigations of the damages

Apparently, the impact of the accident is not so severe as our vehicle was only slightly damaged!

Please advise...

Truly

OOI, Ben

Allswell Motor Traders

25, Defu Lane 9

Singapore 539266

Office: +65 6679 1146

Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Wed, Jun 19, 2019 at 5:29 PM Joy Irene (LKKAuto) <JoyIrene@lkkauto.com> wrote:

Dear Ben,

We refer to the above subject and to our telephone conversation earlier.

We understand that are interested to do private settlement, breakdown of the adjusted claim is as follows:

	ADJUSTED COST
Cost of Repairs	\$ 1,950.00
Loss of Use (\$100 per day)	\$ 400.00 (4 days)
TOTAL	\$ 2,350.00

If you would like to proceed with private settlement, two (2) separate cheques should be issued:

- 1) ***\$ 2,350.00** - Payable to M/s T K WORKSHOP; and

2) *\$ 342.40 - Payable to M/s LKK Auto Consultants Pte Ltd (Surveyor's Fee)

Kindly send the two (2) separate cheques to:

ATTENTION TO: Joy Irene M/s LKK AUTO CONSULTANTS PTE LTD; Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1 #02-25 , Singapore 408933

Should you decide not to proceed with the private settlement, the above cost will be claimed against the your auto insurance policy under **AIG**. Kindly pay the excess stated in our letter below. Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy

Kindly revert ASAP.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: Joy Irene (LKKAuto)

Sent: Monday, 14 January 2019 11:23 AM

To: OOI, Ben <ben@allswellmotor.com.sg>; Adrian Ling (LKKAuto) <adrianling@lkkauto.com>

Cc: account@allswellmotor.com.sg; Admin A <admin-a@lkkauto.com>; Lim, Kok-Chong <Kok-Chong.Lim@aig.com>; Fong, Andy-SY <Andy-SY.Fong@aig.com>

Subject: RE: ACCIDENT INVOLVING SLP 4438T ON 26/11/2018

Hi Ben,

Noted.

Hi Adrian,

For your adjusted repair cost.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: OOI, Ben [<mailto:ben@allswellmotor.com.sg>]

Sent: Monday, 14 January 2019 11:19 AM

To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Cc: account@allswellmotor.com.sg; Admin A <admin-a@lkkauto.com>; Lim, Kok-Chong <Kok-Chong.Lim@aig.com>; Fong, Andy-SY <Andy-SY.Fong@aig.com>

Subject: Re: ACCIDENT INVOLVING SLP 4438T ON 26/11/2018

Hi Joy,

AS spoken earlier, please us know what is the private settlement amount? Well, if is higher than our excess than is better 3rd party claim against our policy.

Please get Adrain to call me if needed. Thank you very much

Truly

OOI, Ben

Allswell Motor Traders

25, Defu Lane 9

Singapore 539266

Office: +65 6679 1146

Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Wed, Jan 9, 2019 at 5:50 PM OOI, Ben <ben@allswellmotor.com.sg> wrote:

Hi Joy,

Did not see your video in your earlier email.

We will inform our hirer and shows him the video attached....

Apologies for the earlier email. Will get back to you soon..

Truly

OOI, Ben

Allswell Motor Traders

25, Defu Lane 9

Singapore 539266

Office: +65 6679 1146

Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Wed, Jan 9, 2019 at 5:45 PM OOI, Ben <ben@allswellmotor.com.sg> wrote:

Thank you Joy,

Appreciate your kind assistance.

Attached is the SAS report, police report and whatsapp correspondence for your investigations.

The 3rd party vehicle is indeed slide down **from a slope/ram** and hit our vehicle. That road is a slope/ram

Please do exercise vigilance from 3rd party false claim. Please call our hirer for clarifications if applicable.

Thanks in advance

Truly

OOI, Ben

Allswell Motor Traders

25, Defu Lane 9

Singapore 539266

Office: +65 6679 1146

Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Wed, Jan 9, 2019 at 3:30 PM Joy Irene (LKKAuto) <JoyIrene@lkkauto.com> wrote:

OUR REF: LKK: CC6/AIG18021553/Ajb3

ALLSWELL LEASING & LIMOUSINE PTE LTD

Policy Holder

Dear Sir/Madam,

ACCIDENT INVOLVING SLP 4438T AND SJG 6702M ON 26/11/2018

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario per video evidence, liability is down against us.

We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

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,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.