

### View Received Message

This mail is associated with :  
**\*SKR6778A (1920631635SG)**  
OD  
Mar 28 2019 5:10PM  
[SEAH LI-YEN JOCELYNN]  
Premium Automobiles Pte Ltd

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**From** AIG Asia Pacific Insurance Pte. Ltd. (AIG\_SG), sent on 12/12/2019 09:26 AM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (S\$110000.00) - SKR6778A - Claim Handler: Nadaraja, Deeban

Approved:110000.00.

**DOCUMENTS SUMMARY**  
There are no documents.

**Veron Chen (LKKAuto)**

---

**From:** Veron Chen (LKKAuto)  
**Sent:** Tuesday, 23 April 2019 11:49 AM  
**To:** Claims  
**Cc:** SUR; (nora.khai@premiumauto.com.sg)  
**Subject:** RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)  
**Attachments:** SUPPLEMENTARY\_MARKING.pdf

Dear Tony,

As instructed by our client , please proceed to repair the **insured vehicle SKR 6778A Not exceeding part by part \$110,000/-, (Excess \$1600/-).**

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

\*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

**NOTE : Photographs to be provided for all replaced items.**

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Claims <claims@premiumauto.com.sg>  
**Sent:** Monday, 15 April 2019 2:29 PM  
**To:** 'Fong, Andy-SY' <Andy-SY.Fong@aig.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>  
**Cc:** SUR <sur@lkkauto.com>; 'Koh, Victor-CK' <Victor-CK.Koh@aig.com>; 'Lim, Kok-Chong' <Kok-Chong.Lim@aig.com>; 'Claims' <claims@premiumauto.com.sg>  
**Subject:** RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

Dear Veron,

Kindly be inform, we unable repair this vehicle within \$85k, please arrange resurvey at Benoi.

Attached supplementary for your kind reference.

Best Regards  
Tony Foong  
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

281 Alexandra Road Singapore 159938

p. +65 6388 2223 f. +65 6475 1023

e. [kenji.ng@premiumauto.com.sg](mailto:kenji.ng@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



**From:** Fong, Andy-SY [<mailto:Andy-SY.Fong@aig.com>]

**Sent:** Thursday, 4 April 2019 8:09 AM

**To:** Veron Chen (LKKAuto)

**Cc:** SUR; Claims Dept; Koh, Victor-CK; Lim, Kok-Chong

**Subject:** Re: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

Dear Veron

Yes, we will honour dismantling labour since it is an AIG instruction. We will not expect the labour cost to go beyond 1 day labour as it will be a basic tear down to gauge further damages internally

Thank You

Andy Fong

AIG Claims Department

On 4 Apr 2019, at 10:47 AM, Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)> wrote:

**Caution: External Email**

Dear Andy,

Kindly advise below email from Premium Automobile

<image001.jpg>

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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**From** AIG Asia Pacific Insurance Pte. Ltd. (AIG\_SG), sent on 23/04/2019 11:11 AM.

**To** LKK\_HQ

**Subject** Alert - Adj Mandate Approved (S\$110000.00) - SKR6778A - Claim Handler: Nadaraja, Deeban

Approved:110000.00:Final Repair cost not to exceed \$110,000 before Excess and GST. Photographs to be provided for all replaced items.

### DOCUMENTS SUMMARY

There are no documents.

## Veron Chen (LKKAuto)

---

**From:** Fong, Andy-SY <Andy-SY.Fong@aig.com>  
**Sent:** Tuesday, 23 April 2019 11:12 AM  
**To:** Veron Chen (LKKAuto)  
**Cc:** Koh, Victor-CK; SUR; Sim, Priscilla-LK  
**Subject:** RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:19206316355G)

Mandate reviewed and set.  
Please commence OD repairs.

**Andy Fong**  
AIG  
Claims Technical Control Manager  
Singapore | Hong Kong  
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1708|M: +(65) 9138 1785  
[Andy-SY.Fong@AIG.com](mailto:Andy-SY.Fong@AIG.com) | [www.AIG.com.sg](http://www.AIG.com.sg)

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**AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards. [Click here to find out more.](#)**

---

**From:** Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]  
**Sent:** Tuesday, April 23, 2019 8:55 AM  
**To:** Fong, Andy-SY; Sim, Priscilla-LK  
**Cc:** Koh, Victor-CK; SUR  
**Subject:** [EXTERNAL] RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:19206316355G)

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

Dear Andy,

Repairer asking for repair cost \$110,000/-.

We have submitted IA in merimen for your approval please.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

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**From:** Fong, Andy-SY <Andy-SY.Fong@aig.com>  
**Sent:** Monday, 22 April 2019 3:28 PM

**To:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>  
**Cc:** Koh, Victor-CK <Victor-CK.Koh@aig.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

Veron

As spoken, I understand that resurvey has been conducted and repairer has confirmed that they are unable to repair within the repair limit.  
Hence please move onto the next step.

Priscilla, for your awareness too.

Thanks

**Andy Fong**

**AIG**  
Claims Technical Control Manager  
Singapore | Hong Kong  
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1708 | M: +(65) 9138 1785  
[Andy-SY.Fong@AIG.com](mailto:Andy-SY.Fong@AIG.com) | [www.AIG.com.sg](http://www.AIG.com.sg)

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**From:** Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]  
**Sent:** Monday, April 22, 2019 12:05 PM  
**To:** Fong, Andy-SY  
**Cc:** Koh, Victor-CK; SUR  
**Subject:** [EXTERNAL] RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

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

Dear Andy,

Kindly refer email from repairer.



Mon 15/4/2019 2:29 PM

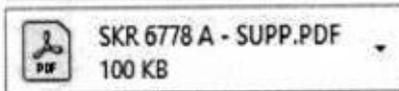
Claims <claims@premiumauto.com.sg>

RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

To 'Fong, Andy-SY'; Veron Chen (LKKAuto)

Cc  SUR; 'Koh, Victor-CK'; 'Lim, Kok-Chong'; 'Claims'

 You forwarded this message on 15/4/2019 2:39 PM.



Dear Veron,

Kindly be inform, we unable repair this vehicle within \$85k, please arrange resurvey at Benoi.

Attached supplementary for your kind reference.

**Best Regards**  
**Tony Foong**  
**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
281 Alexandra Road Singapore 159938  
p. +65 6388 2223 f. +65 6475 1023

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**From:** Fong, Andy-SY <Andy-SY.Fong@aig.com>  
**Sent:** Monday, 22 April 2019 11:24 AM  
**To:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>  
**Cc:** Koh, Victor-CK <Victor-CK.Koh@aig.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

Veron

Can we confirm that repairer is unable to undertake repair? If so then we will call for tender.

**Andy Fong**  
**AIG**  
Claims Technical Control Manager  
Singapore | Hong Kong  
AIG Asia Pacific Insurance Pte. Ltd.

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---

**From:** Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]  
**Sent:** Thursday, April 18, 2019 11:02 AM  
**To:** Fong, Andy-SY  
**Cc:** Koh, Victor-CK; SUR  
**Subject:** [EXTERNAL] SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

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

Dear Andy,

According to repairer they are unable to repair the vehicle within \$85k.

We have submitted IA (include supplementary) for your review.

Best Regards,

**Veron Chen | Case Handler**

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**LKK Auto Consultants Pte Ltd** (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

To:	AIG Asia Pacific Insurance Pte. Ltd. AIG Building 78 Shenton Way #08-16 Singapore 079120	From:	LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933
Attn:	Nadaraja, Deeban	Date:	22 Apr 2019

**Preliminary Advice**

Vehicle No	: SKR6778A	Accident Date	: 28/03/2019
Make	: AUDI A4	Policy No.	: 1800098340
Assignment Date	: 02/04/2019	Excess	: S\$1,600.00
Date of Inspection	: 01/04/2019	Est. Duration of Repair	: 32.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages n/s body and undercarriage. The chassis frame and body structure affected due to collision and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	169,861.00	(incl.supplementary \$52,842)
Revised Amount	:S\$	111,003.50	(incl.supplementary \$52,842)
Check Items (Estimated)	:S\$	47,453.00	
Total	:S\$	158,456.50	
Lump Sum Repair	:S\$		

**Total Loss Consideration**

New for Old Value	:S\$	175,000.00
Pre-Accident Value	:S\$	150,000.00
COE / PARF Rebate	:S\$	61,308.00
Salvage Value	:S\$	
Margin for Repair (New for Old Value)	:S\$	113,692.00
Margin for Repair (Pre-Accident Value)	:S\$	88,692.00

**Remarks**

- ( ) The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.
- ( ) The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.
- ( X ) Other comments : Repairer asking for repair cost not exceeding \$110,000/-

## LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

<b>To:</b> AIG Asia Pacific Insurance Pte. Ltd. AIG Building 78 Shenton Way #08-16 Singapore 079120	<b>From:</b> LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933
<b>Attn:</b> Nadaraja, Deeban	<b>Date:</b> 18 Apr 2019
<b>Preliminary Advice</b>	

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Make	: AUDI A4	Policy No.	: 1800098340
Assignment Date	: 02/04/2019	Excess	: S\$1,600.00
Date of Inspection	: 01/04/2019	Est. Duration of Repair	: 32.00
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### Remarks

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The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

Other comments :Please take nore on the Margin for Repair New for Old Value and Pre-Accident Value. Kindly advised.

## Veron Chen (LKKAuto)

---

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**To:** Veron Chen (LKKAuto); Sim, Priscilla-LK  
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**Subject:** RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

Veron

As spoken, I understand that resurvey has been conducted and repairer has confirmed that they are unable to repair within the repair limit.  
Hence please move onto the next step.

Priscilla, for your awareness too.

Thanks

**Andy Fong**  
**AIG**  
Claims Technical Control Manager  
Singapore | Hong Kong  
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1708|M: +(65) 9138 1785  
[Andy-SY.Fong@AIG.com](mailto:Andy-SY.Fong@AIG.com) | [www.AIG.com.sg](http://www.AIG.com.sg)

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

Dear Andy,

Kindly refer email from repairer.



Mon 15/4/2019 2:29 PM

Claims <claims@premiumauto.com.sg>

RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

To 'Fong, Andy-SY'; Veron Chen (LKKAuto)

Cc SUR; Koh, Victor-CK; Lim, Kok-Chong; Claims

You forwarded this message on 15/4/2019 2:39 PM.



SKR 6778 A - SUPP.PDF  
100 KB

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Attached supplementary for your kind reference.

**Best Regards**  
**Tony Foong**  
**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
281 Alexandra Road Singapore 159938  
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**LKK Auto Consultants Pte Ltd**

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**Attachments:** SKR 6778 A - SUPP.PDF

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Attached supplementary for your kind reference.

Best Regards  
Tony Foong  
Claims Advisor

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
281 Alexandra Road Singapore 159938  
p. +65 6388 2223 f. +65 6475 1023  
e. [kenji.ng@premiumauto.com.sg](mailto:kenji.ng@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)  
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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**Sent:** Thursday, 4 April 2019 8:09 AM  
**To:** Veron Chen (LKKAuto)  
**Cc:** SUR; Claims Dept; Koh, Victor-CK; Lim, Kok-Chong  
**Subject:** Re: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

Dear Veron

Yes, we will honour dismantling labour since it is an AIG instruction. We will not expect the labour cost to go beyond 1 day labour as it will be a basic tear down to gauge further damages internally

Thank You  
Andy Fong

AIG Claims Department

On 4 Apr 2019, at 10:47 AM, Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)> wrote:

**Caution: External Email**

Dear Andy,

Kindly advise below email from Premium Automobile

<image001.jpg>

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

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This mail is associated with :

**\*SKR6778A (1920631635SG)**

OD

Mar 28 2019 5:10PM

[SEAH LI-YEN JOCELYNN]

Premium Automobiles Pte Ltd

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**From** AIG Asia Pacific Insurance Pte. Ltd. (AIG\_SG), sent on 03/04/2019 14:30 PM.

**To** LKK\_HQ

**Subject** Alert - Adj Mandate Approved (S\$85000.00) - SKR6778A - Claim Handler: Nadaraja, Deeban

Approved:85000.00:To commence dismantling to confirm actual repair cost can be contained within permissible repair limit once policy coverage is deemed to be in force.

### DOCUMENTS SUMMARY

There are no documents.