Vic (LKKAuto)

From: Vic (LKKAuto)

Sent: Thursday, 19 September, 2019 9:50 AM

To: Claims Dept

Cc: Admin A; Vic (LKKAuto)

RE: LOD - ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A Subject:

DATED ON 14/05/2019 *** LKK REF: CC3/AIG19008843/Aha3

Without Prejudice

Dear Kelvin,

We refer to your below email and we confirmed in receipt of the LOD.

Purely for an amicable settlement on a without prejudice basis and without admission of liability to our Insured's part, we confirm acceptance of your offer of \$4,262.55 (all in) settle your client's claim.

We will now close the matter for our principal to process the payment.

Thank you.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





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From: Su Li (LKK Auto)

Sent: Monday, 9 September, 2019 8:29 AM

To: Claims Dept; Vic (LKKAuto) Cc: Admin A; CS A Team

Subject: FW: LOD - ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK

REF: CC3/AIG19008843/ja3

Without Prejudice

Dear Sir / Madam,

Thank you for your email.

Please be informed that this matter is now handled by my colleague, Mr Vic.

Hi Vic,

FYNA, our ref CC3/AIG19008843/Aha3

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 (Ext:119) Email: <u>SuLi@lkkauto.com</u> Fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims [mailto:claims@premiumauto.com.sg]

Sent: Saturday, 7 September 2019 11:25 AM

To: Joy Irene (LKKAuto)

Cc: Admin A; CS A Team; assignments; claims@premiumauto.com.sg

Subject: RE: LOD - ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK

REF: CC3/AIG19008843/ja3

Dear Irene,

Above attachment is for your perusal. We will be pass the LOD to Adrian shortly.

Thank You.

Best Regards, Kelvin Khoo Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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From: Claims Dept [mailto:claims@premiumauto.com.sg]

Sent: Friday, 24 May, 2019 4:26 PM

To: 'Joy Irene (LKKAuto)' <
JoyIrene@lkkauto.com>; 'Mei Kwan (LKKAuto)' < Meikwan@lkkauto.com>; 'Nora Khai PA'

<nora.khai@premiumauto.com.sg>

Cc: 'Admin A' <admin-a@lkkauto.com'>; 'CS A Team' <<u>cs-a@lkkauto.com</u>>; 'assignments'

<assignments@lkkauto.com>; 'Claims' <claims@premiumauto.com.sg>

Subject: RE: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK REF:

CC3/AIG19008843/ja3

Dear Joy

Noted. We accept your offer on direct settlement with 100% liability in our client's favour and To avoid dispute on the LOU/LOR rate. We will follow the benchmark rate. We propose the LOU / LOR to be 60.00/ \$ 100.00

Thank You.

Best Regards, George Wong Claims Advisor

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From: Joy Irene (LKKAuto) [mailto:JoyIrene@lkkauto.com]

Sent: Friday, 24 May 2019 4:02 PM

To: Mei Kwan (LKKAuto); Claims; 'Nora Khai PA'

Cc: Admin A; CS A Team; assignments

Subject: RE: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK

REF: CC3/AIG19008843/ja3

WITHOUT PREJUDICE

Dear George,

We refer to your e-mail yesterday 23/05/19.

Please be informed that solely basing on the accident statements submitted by parties involved, the liability is clear.

Kindly note on the following:

- 1) The final repair cost is subject to the consistency of the damages according to the nature of the accident and approval of our principal insurer;
- 2) The days for losses(use/income/rental) will be based on the number of days of repair recommended by our surveyor and our principal's approval;
- 3) Our insured reserved their rights to dispute on damage consistency and liability;
- 4) Contents herein should not be construed as an admission of any liability, confirmation of damages whatsoever to the insured/insurer's part;
- 5) This e-mail is on without prejudice basis and does not amount to an authorisation of repair to your client's vehicle; and
- 6) This e-mail should not be regarded as a waiver by AIG of their rights to repudiate the claim should there be future discovery of any breach of policy terms and conditions committed by their driver or insured.

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)

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From: Mei Kwan (LKKAuto)

Sent: Friday, 24 May 2019 2:11 PM

To: Claims <<u>claims@premiumauto.com.sg</u>>; 'Nora Khai PA' <<u>nora.khai@premiumauto.com.sg</u>>; Joy Irene (LKKAuto) <<u>JoyIrene@lkkauto.com</u>>

Cc: Admin A admin-a@lkkauto.com">admin-a@lkkauto.com; assignments

<assignments@lkkauto.com>

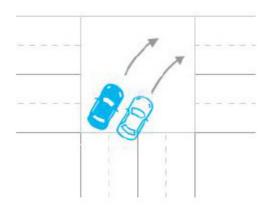
Subject: RE: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK REF: CC3/AIG19008843/ja3

'WITHOUT PREJUDICE' SAVE AS TO COSTS

Hi George,

Please refer to the below OI's sketch plan and statement.

Sketch Plan



Circumstances of Accident

#tjunction Turning Right & Damp; Turning Right Blue Car SLP1887A White Car SLJ32M Yesterday around 800am I was driving at the turning of Hillcrest Road into Main Road. When I was focusing to watch a big bus which was coming from my left side on the Main Road my car slightly hitting the rear end of my front car which is caused his car rear on the right side damaged please see the attached photos.

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: Claims <claims@premiumauto.com.sg>

Sent: Friday, 24 May, 2019 9:09 AM

To: Admin-D (LKKAuto) admin-d@lkkauto.com">delkauto.com; 'Nora Khai PA' nora.khai@premiumauto.com; 'Nora Khai PA' delkauto.com; 'Nora Khai Pa' delka

Cc: Admin A <<u>admin-a@lkkauto.com</u>>; CS A Team <<u>cs-a@lkkauto.com</u>>; <u>claims@premiumauto.com.sg</u>; assignments <assignments@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK REF: CC3/AIG19008843/ja3

Dear Joy,

Appreciate if you can at least reply my email. Are you ignoring my email? If you are in my insured shoe, will you be frustrated having to continuously waiting for Insurer reply?

Thank you.

Best Regards, George wong Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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From: Claims Dept [mailto:claims@premiumauto.com.sg]

Sent: Thursday, 23 May, 2019 2:28 PM

To: 'Admin-D (LKKAuto)' <<u>admin-d@lkkauto.com</u>>; 'Mei Kwan (LKKAuto)' <<u>Meikwan@lkkauto.com</u>>; 'Nora Khai PA'

<nora.khai@premiumauto.com.sg>; 'Joy Irene (LKKAuto)' <<u>JoyIrene@lkkauto.com</u>>

Cc: 'Admin A' <admin-a@lkkauto.com'>; 'CS A Team' <cs-a@lkkauto.com'>; 'assignments'

<assignments@lkkauto.com>; 'Claims' <claims@premiumauto.com.sg>

Subject: RE: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK REF:

CC3/AIG19008843/ja3

Dear Joy,

Please Kindly revert our email with your offer. It's a very straight forward case as we can see from the bola scenario 27 and it shouldn't be any delay for concluding this accident.

Looking forward to hear from you as soon as possible.

Thank You.

Best Regards, George Wong Claims Advisor

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From: Admin-D (LKKAuto) [mailto:admin-d@lkkauto.com]

Sent: Tuesday, 21 May 2019 9:34 AM **To:** Mei Kwan (LKKAuto); 'Nora Khai PA'

Cc: 'Claims'; Admin A; Joy Irene (LKKAuto); CS A Team; assignments

Subject: RE: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK

REF: CC3/AIG19008843/ja3

Dear Nora,

Appointment confirmed.

Best Regards,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Saturday, 18 May 2019 7:49 PM

To: Nora Khai PA < nora.khai@premiumauto.com.sg>

Cc: 'Claims' < claims@premiumauto.com.sg; Admin A < admin-a@lkkauto.com; Joy Irene (LKKAuto) < JoyIrene@lkkauto.com; assignments assignments@lkkauto.com;

Subject: RE: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019 *** LKK REF:

CC3/AIG19008843/ja3

<u>'WITHOUT PREJUDICE'</u> SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your 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 Joy.

Our respective case handler will look into the matter and revert to you in due course.

By copy to Assignment team,

Kindly assist to confirm appointment - 23/05/2019, Thursday, 3pm.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

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

From: Nora Khai PA [mailto:nora.khai@premiumauto.com.sq]

Sent: Saturday, May 18, 2019 12:16 PM

To: 'Claims'; Admin A

Subject: RE: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019

Dear All,

Attached is the repair estimate.

Kindly advise the OIC for follow up of liability clearance and direct settlement .

We have sent out the email since 15th May 2018.

Thank you.

Kind Regards, Norah Khai

Claims Manager

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From: Claims [mailto:claims@premiumauto.com.sg]

Sent: Wednesday, May 15, 2019 12:58 PM

To: 'Admin A' admin-a@lkkauto.com

Cc: 'Claims' <claims@premiumauto.com.sg>

Subject: ACCIDENT INVOLVING SLJ 0032 M AND YOUR INSURED SLP1887A DATED ON 14/05/2019

Dear all,

Kindly assist in the liability clearance for the above mentioned case. We propose for 100% direct settlement in our clients favour

We herein attached the GIA report and letter request for direct settlement for your reference. we will forward you the estimate once is available.

Kindly arrange the survey on 23/05/2019, Thursday, 3pm.

Best Regards, **Diyana**Claims Admin Asisstant

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55 Ubi Road 1 Road Singapore 408699

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