

Shirley Hiew (LKK Auto)

From: Koh, Victor-CK <Victor-CK.Koh@aig.com>
Sent: Wednesday, 21 August 2019 11:49 am
To: Shirley Hiew (LKK Auto)
Cc: Fong, Andy-SY; SUR
Subject: RE: SGC2223L/2456745660SG

Hi Shirley,



26/44: General View



27/44: General View



28/44: General View



31/44: Reinspection Photo



32/44: Reinspection Photo

So coincidentally the area of damage is the same as the lower bumper damage area (red circle and box)? Also the dent is on the top portion of the bumper (blue line area) how will this portion abrade against the floor?
Finally we need the surveyor to request Insured to show the exact spot of the accident occur and take photos of the scene to determine the consistency of the damage.

Thanks & Regards

Victor Koh
AIG

Claims Technical Controller
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120
Tel +65 6419 1785 | Fax +65 68357416
Victor-ck.koh@aig.com | www.aig.com

From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]
Sent: Friday, August 16, 2019 3:22 PM
To: Koh, Victor-CK
Cc: Fong, Andy-SY; SUR; 'Nora Khai PA'
Subject: [EXTERNAL] RE: SGC2223L/2456745660SG

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

Dear Victor,

According to our surveyor, have spoken to Nora from Premium Automobile about the matter, and after some clarifications from her repair department, below are her explanation of event :

After removal of rear bumper to replace the lower spoiler, a crack on the inner side of the rear bumper was detected. (Photo 33)

The position of crack occurs just above the area of damage of the lower spoiler.

Since a huge cracked was discovered, the mechanic responsible for the repair left the rear bumper lying the ground and did not handle the rear bumper with care taking into consideration the damaged status of the rear bumper.

Hence, as the rear bumper was moved around due to human movement, the rear bumper was abraded against the ground.

Therefore, during the resurvey, the outer surface of the rear bumper appears to be slightly different compared with time during the first assessment.

Hope that the above clarifies matter.

Thank you.

Best Regards,

Shirley Hiew | 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: Denise Tay (LKKAuto) [mailto:denisetay@lkkauto.com]

Sent: Friday, 2 August 2019 12:20 PM

To: Koh, Victor-CK <Victor-CK.Koh@aig.com>; SUR <sur@lkkauto.com>

Cc: Fong, Andy-SY <Andy-SY.Fong@aig.com>

Subject: RE: SGC2223L/2456745660SG

Dear Victor,

We apologise and misunderstood on the understanding.

We will investigate and get back to you.

Best Regards,

Denise Tay | 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: Koh, Victor-CK <Victor-CK.Koh@aig.com>

Sent: Friday, 2 August 2019 12:04 PM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Fong, Andy-SY <Andy-SY.Fong@aig.com>

Subject: RE: SGC2223L/2456745660SG

Hi Denise,



33/44: Reinspection Photo



34/44: Reinspection Photo

Photos only show the internal bracket broken due to the impact at the dent area which is not consistent.

Thanks & Regards

Victor Koh
AIG

Claims Technical Controller
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120
Tel +65 6419 1785 | Fax +65 68357416
Victor-ck.koh@aig.com | www.aig.com

From: Denise Tay (LKKAUTO) [<mailto:denisetay@lkkauto.com>]
Sent: Friday, August 02, 2019 10:47 AM
To: Koh, Victor-CK; SUR
Cc: Fong, Andy-SY
Subject: [EXTERNAL] RE: SGC2223L/2456745660SG

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

Dear Victor,

We have check with our surveyor, please refer to merimen reinspection photo of number 33 & 34.

Best Regards,

Denise Tay | 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: Koh, Victor-CK <Victor-CK.Koh@aig.com>

Sent: Friday, 2 August 2019 10:08 AM

To: SUR <sur@lkkauto.com>

Cc: Fong, Andy-SY <Andy-SY.Fong@aig.com>

Subject: SGC2223L/2456745660SG

Hi Denise,

There is no dent on the rear bumper as shown from reporting photos as compare to the re-inspection photos. As such the rear bumper damage is not consistent and not payable.



Reporting photo



Re-inspection photos

Thanks & Regards

Victor Koh
AIG

Claims Technical Controller
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120
Tel +65 6419 1785 | Fax +65 68357416
Victor-ck.koh@aig.com | www.aig.com

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply"

command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.