

INSURANCE

INS. CASE OWNER:

CC 4 /AIG1901

1415

KK

LKE  
IDAC

Surveyor:

Kenneth

DOI:

ASSIGNMENT

29/7/19

Date / Time:

24/6/19

Registered in Merimen:

24/6/19

Pre-assign / CCU / FTE



Insured Vehicle No.:

SLN 5052B

Name of Insured:

BME STAR CONVERGE 111

Insured Tel No.:

HP:

Excess Sec II :\$5

D.O.A.:

9/6/19

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age: POH HAF HIAN

Driver Tel No.:

(VA: YES / NO)

Claim No.:

37457497754

Policy No.:

Make / Model:

HONDA

Place of Accident:

CROSS NORTH BRIDGE VISTA

RD

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability:

% Final ? Yes / No

SLN 12506



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Cheng Hoe



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/ Time

SLN 12506

SLN 5052B

STAGE

DATE / PIC

Non-Reporting 1st (1st):

Non-Reporting 1st (2nd):

Non-Reporting 1st (Final):

Notification 1st (if non-pickup):

Call OT:

After call 1st to OI:

15/7/19

Documentation Check List: Handler Typist

Notification 1st (if non-pickup):

After call 1st to OI:

Authorization To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

1st 1st 1st

Spoken to OI (G. Lee: Mr. Edmund).  
Informed on TP claim, he wants the video.  
Sent video to OI. OI said that he wants  
to know how much TP is claiming. He  
wants to avoid paying excess in claim  
amount is low. Informed that for PIR  
he need to pay LK survey fee.

2/3/2020

File pass to MK to close

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

45

\$5

1,350

( 3

days) Reduction:

28%

Email

Call

FINAL SETTLEMENT

Date/Time:

29/2/2020

Confirm with:

June

Email

Call

Final Liability:

%

100

(Agreed / Assessed) BOLA S/N No.:

27

Repair Cost:

CC/1057

\$5

1,444.50

Loss of Rental (LOR):

\$5

222.85

( 3

days) x

\$85

Loss of Use (LOU):

\$5

( 5

x

days)

Loss of Income (LOI):

\$5

( 5

x

days)

LOR only

LOU only

LOI only

LOI + LOU

LOI + LOU

LOI + LOU

LOI + LOU

LOI + LOU

LOI + LOU

LOI + LOU

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LOI + LOU

GIA/LTA Search

\$5

8.00

Medical:

\$5

-

Disbursement:

\$5

-

(e.g. Tow/ Independent)

Legal Cost:

\$5

-

Total:

\$5

1,725.35

Global Sum \$5:

1,725

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$5

1,725

Name 1:

CHENG HOE MOTOR PTE LTD

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

TP

3) Survey fee:

\$320

COLD LEAD END TP - VIDEO

COPY SENT

3/3/2020

ASS. REC. BY:

REF:

AIGL

Kenneth

## ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

OO / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: \_\_\_\_\_

at Workshop m/s \_\_\_\_\_

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

Claims No. \_\_\_\_\_

Sum Insured: \_\_\_\_\_

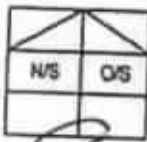
Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.



Bal. or Market Value: \_\_\_\_\_

IDAC Accident Report: \_\_\_\_\_

Consistent? : Yes or No

GIA / PR. Soon: \_\_\_\_\_

Consistent? : Yes or No

Est. Repairs: \_\_\_\_\_

03 days

Res.: Yes or No

Lump Sum: \_\_\_\_\_

20 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_

Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: \_\_\_\_\_

SLQ 12506

Yr Regn: \_\_\_\_\_

12, 08

Type: M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: \_\_\_\_\_

Toyota Hilux

C.C.

1588

Colour: \_\_\_\_\_

M. Grey

A/C:

Insured / Std / Nil / NA

Sp. Reading: \_\_\_\_\_

162217

T/Radio:

Insured / Std / Nil / NA

Eng/No: \_\_\_\_\_

C/No: \_\_\_\_\_

MR053 EEE 106116284

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inoperative / Jammed / Leaked / Burnt or

Brake: Inoperative / Jammed / Leaked / Burnt or

Mod: Nil / S/Rim / STD A/Rim or

Tyre Size: F: \_\_\_\_\_

R: \_\_\_\_\_

195/65R15

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO or

Mitsubishi

Front

Rear

R/Bal. \_\_\_\_\_

4 mm

R/Bal. \_\_\_\_\_

4 mm

L/Bal. \_\_\_\_\_

4 mm

L/Bal. \_\_\_\_\_

4 mm

D.O.A. \_\_\_\_\_

9/6/18

D.O.I. \_\_\_\_\_

29/7/19

Survey held at \_\_\_\_\_

Des. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

1 File 1011 70

CL/S \$1,350 (Red \$518.781 24/1.)

Date/Time, File Pass to?



: Prel. Report

1)



: Final Report

Date/Time, File Return to?

2)

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

S - RS - SI

Fuel: \_\_\_\_\_

Others: \_\_\_\_\_

TOTAL

Add Fee: \_\_\_\_\_

: Site Insp (\$ \_\_\_\_\_)

: Interview (\$ \_\_\_\_\_)

: Tech Invs (\$ \_\_\_\_\_)

: Weekend (\$ \_\_\_\_\_)

Report Format: \_\_\_\_\_

Lump Sum / I.B.I: (\$ \_\_\_\_\_)

# Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761  
 TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg  
 GST:201001158E RCB NO:201001158E

SLQ 1250G  
 TP/AIG

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD  
 78 SHENTON WAY  
 #07-16 AIG BUILDING  
 SINGAPORE 079120

TEL: 64193000  
 ATTN: Motor Claim Department

FAX: 64153727

WS Ref: TP/AIG  
 Claim Type: Third Party  
 Accident Date: 09/06/2019  
 TP Veh Reg No: SLN5052B

*Not Authored*

*11 Pgs & 7*

*Recovery After Paint*

Estimate No: ES1991806/YISHUN  
 Date: 29 Jul 2019  
 Policy No: MS000834  
 Veh Reg No: SLQ1250G  
 Make/Model: TOYOTA COROLLA  
 ALTIS 1.6 AUTO  
 Chassis No: MR053ZEE106116284  
 Engine No: 3ZZ4790106  
 Reg. Date: 22/12/2008

*3 days*

## Estimate Repair Cost to Vehicle No :SLQ1250G

Description	U/Price	Quantity	List Price	Amount
			S\$	S\$
<b>List Price</b>				
1 REAR BUMPER	459.75	1 PC	<i>Qu</i> 459.75	—
2 REAR BUMPER SIDE RETAINERS	66.78	2 PCS	<i>D.I</i> 133.56	—
3 REAR BUMPER CLIPS	3.50	6 PCS	<i>Qu</i> 21.00	—
4 REAR BOOT LOGO	52.15	1 PC	<i>Qu</i> 52.15	—
5 REAR BOOT EMBLEM (1.6)	32.13	1 PC	<i>Qu</i> 32.13	—
6 REAR BOOT EMBLEM (COROLLA)	42.35	1 PC	<i>Qu</i> 42.35	—
7 REAR BOOT EMBLEM (ALTIS)	54.23	1 PC	<i>Qu</i> 54.23	—
8 REAR BOOT INNER LOCK	96.53	1 PC	96.53	<i>7X WH</i>
			891.70	
	Less 25%		222.93	668.78
<b>Special Net</b>				
9 REVERSE SENSOR	200.00	1 SET	200.00	<i>7X WH</i>
			200.00	200.00
<b>Labour</b>				
10 PANEL BEATING	500.00	1 LA	500.00	<i>3600</i>
11 PUTTY & RESPRAY	500.00	1 LA	500.00	<i>400</i>
			1,000.00	1,000.00

Total S\$ 1,868.78

Add GST @ 7% 130.81

Total Amount Payable S\$ 1,999.59

**LIK Auto Consultants** hereby notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary benefit must be reviewed and is subject to final approval from Insurance Company

Acknowledged by Repairer  
 Signature: \_\_\_\_\_  
 Date: \_\_\_\_\_

For Cheng Hoe Motor Pte Ltd

AUTHORISED SIGNATURE

PRE-REPAIR INSPECTION REQUEST – SLQ1250G vs SLN5052B (OI) on D.O.A.: 09/06/2019

From: Hor, Yinnul

To: 'assignments@lkkauto.com'; Admin A (admin-a@lkkauto.com)

Cc: Fong, Andy-SY; Chin, Lee-Ying; Kaur, Baljit; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Lim, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Subramaniam, Divyashni; Tor

Sent: 6/27/2019 11:34:51 AM

Attachments: 1250.pdf

Hi,

Please refer to the enclosed request from **Cheng Hoe Motor Pte Ltd**.

Claim no : 3745159277SG003

Case Owner : Chin Kian Meng

If you have any queries/concerns, please let us know.

Kindly assist to assign **Kenneth Kong** as Single Joint Expert as requested.

Thanks & Regards,

Hor Yin Rut (Yvianne)

AIG

Claim Adjuster II, Singapore FNOL Claims Operations – Auto

yinnul.hor@aig.com | www.aig.sg

12:01pm @ 27/6/2019  
Effeeda  
VNI

From: chmotor@singnet.com.sg [mailto:chmotor@singnet.com.sg]

Sent: Thursday, June 27, 2019 10:57 AM

To: Hor, Yinnul

Cc: Fong, Andy-SY; Chin, Lee-Ying; Kaur, Baljit; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Lim, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Subramaniam, Divyashni; Tong, Wahxin; chmotor@singnet.com.sg

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLN5052B AND SLQ1250G ON 09/06/2019

Hi,

Our selection as below :-

Kenneth Kong LKK Auto Consultants Pte Ltd

Pls assist to arrange for survey.

Thanks

Rgds

June

Cheng Hoe Motor Pte Ltd

Tel : 67556142

Fax : 67557719

From: Hor, Yinnul

Sent: Thu, 27 Jun 2019 02:38:54 +0000

To: chmotor@singnet.com.sg

Cc: Fong, Andy-SY; Chin, Lee-Ying; Kaur, Baljit; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Lim, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Subramaniam, Divyashni; Tong, Wahxin

Subject: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLN5052B AND SLQ1250G ON 09/06/2019

Without Prejudice

Your Reference : SLQ1250G

Our Reference : 3745159277SG003

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
AIG In House Surveyor	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufik	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd

Mohammed Rasuf	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thanks & Regards,

Hoe Yee Rut (Vivian)

AIG

Claims Adjuster II, Singapore FNOI, Claims Operations – Auto

[YeeRut@ae.com](mailto:YeeRut@ae.com) | 90062852

---

**From:** Cheng Hoe Motor Pte Ltd (Yishun-June) [mailto:chmotor@singnet.com.sg]

**Sent:** Wednesday, June 26, 2019 6:47 PM

**To:** imran.ishak@aig.com; Chin, Lee-Ying; Lim, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Chan, Yoke Shi; Kaur, Baljit; Abu Kassim, Noor Mariesa; Azlan, Syazairdina

**Subject:** [EXTERNAL] Repair Survey (Single Joint Expert) -SLQ1250G

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

Dear Sir,

**OUR CLIENT – SLQ1250G**

**DOA – 9/6/2019@11:25AM**

**YOU**

**R INSURED : SLN5052B**

Kindly provide us of your surveyor listing for the selection on the survey.

Thank you.

Regards

June

Cheng Hoe Motor Pte Ltd

Tel : 67556142

Fax : 67557719

**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.

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**FW: - FW: - RE: Ref No. CLM425253, Claims, Personal Accident Ins...**

From: Chan, Kian-Meng  
To: Khanchna (LKK Auto)  
Cc: Admin A  
Sent: 11/2/2020 10:35:40 AM

---

Dear Khanchna,

To add on, please advise insured company that private settlement is plausible in view of currently there's no bodily injury claims.

In the event that TP claims for BI, AIG may still have to settle said BI claim and therefore have an effect on policy. However there's no BI claim at this juncture.

Appreciate if you can take note to advise this.

Best regards,  
Chan Kian Meng

---

**From:** Chan, Kian-Meng  
**Sent:** Tuesday, February 11, 2020 9:30 AM  
**To:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** FW: AIGENCRYPT - FW: - RE: Ref No. CLM425253, Claims, Personal Accident Insurance, CC4/AIG19011415 / OC 3745159277SG

Dear both,

Please be advised that Victor from Blue Star Concierge Pte Ltd has also reached out to us.

Can you assist to advise accordingly. Appreciate if you have any other advice for this case as well.

Best regards,  
Chan Kian Meng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120  
Tel +(65) 6419 1678  
[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Chua, Tienzhu (SG) <[Tienzhu.Chua1@aig.com](mailto:Tienzhu.Chua1@aig.com)>  
**Sent:** Tuesday, February 11, 2020 9:25 AM  
**To:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Cc:** Quek, Joyceline-CH <[JoycelineCH.Quek@aig.com](mailto:JoycelineCH.Quek@aig.com)>; Rumli, Sharizah <[Sharizah.Rumli@aig.com](mailto:Sharizah.Rumli@aig.com)>; Paramchand, Varsha <[Varsha.Paramchand@aig.com](mailto:Varsha.Paramchand@aig.com)>; Chan, Kian-Meng <[Kianmeng.Chan1@aig.com](mailto:Kianmeng.Chan1@aig.com)>  
**Subject:** AIGENCRYPT - FW: - RE: Ref No. CLM425253, Claims, Personal Accident Insurance, CC4/AIG19011415 / OC 3745159277SG

AIG advice.

**Khanchna (LKK Auto)**

---

**From:** Chan, Kian-Meng <Kianmeng.Chan1@aig.com>  
**Sent:** Monday, 10 February 2020 2:49 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019

Dear Khanchna,

Upon review, insured driver is unable to provide substantial evidence to dispute the claim; whilst TP video is showing OIV hit TPV thus propelled forward.

Note that SLQ1250G did not have any accident lodged prior to the accident. Thus there is lack of evidence pointing finger at TP as well. I seek your confirmation with surveyor whether rear damage is consistent.

Once confirmed, we seek your kind assistance to manage insured and settle at best accordingly.

Best regards,  
Chan Kian Meng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120  
Tel +(65) 6419 1678  
[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.sg](http://www.aig.sg)

**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Monday, February 10, 2020 2:26 PM  
**To:** Chan, Kian-Meng <Kianmeng.Chan1@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019

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

Dear Mr. Chan Kian Meng,

The above matter refers.

Our Insured (Victor- Company representative) wants to know if AIG is of the view that Insured driver is liable for the accident as the driver said that there was no collision/accident between both vehicles.

According to Victor, Insured driver confirmed that the police has not reverted with the investigation outcome.

Please advice.

Thank you.

## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Monday, 10 February 2020 2:26 PM  
**To:** Chan, Kian-Meng  
**Cc:** Admin A  
**Subject:** RE: 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019

Dear Mr. Chan Kian Meng,

The above matter refers.

Our Insured (Victor- Company representative) wants to know if AIG is of the view that Insured driver is liable for the accident as the driver said that there was no collision/accident between both vehicles.

According to Victor, Insured driver confirmed that the police has not reverted with the investigation outcome.

Please advice.

Thank you.



*Wishing you a Happy and Prosperous Lunar New Year*

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 15 August 2019 5:47 PM  
**To:** Chan, Kian-Meng <[Kianmeng.Chan1@aig.com](mailto:Kianmeng.Chan1@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019

Dear Mr. Chan Kian Meng,

The above matter and e-mail as trailed refers.

As instructed, we have requested for the six photographs that Insured driver mentioned in his police report but Insured (rental company) informed that Insured driver had only 4 photos (uploaded on Merimen).

Our Insured company said that the video that Insured driver has are the "gif format" sent three(3) times by third party to him via whatsapp and they are the same ones.

Insured company has e-mailed us a copy of the said video and we have uploaded them via Merimen.



**FW: - FW: - RE: Ref No. CLM425253, Claims, Personal Accident Ins...**

From: Chan, Kian-Meng  
To: Vic (LKKAUTO), Khanchna (LKK Auto)  
Cc: Admin A  
Sent: 11/2/2020 9:29:36 AM

---

Dear both,

Please be advised that Victor from Blue Star Concierge Pte Ltd has also reached out to us.

Can you assist to advise accordingly. Appreciate if you have any other advice for this case as well.

Best regards,  
Chan Kian Meng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120  
Tel +(65) 6419 1678  
[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.sg](http://www.aig.sg)

**From:** Chua, Tienzhu (SG) <Tienzhu.Chua1@aig.com>  
**Sent:** Tuesday, February 11, 2020 9:25 AM  
**To:** Vic (LKKAUTO) <vicalpeh@lkkauto.com>  
**Cc:** Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Rumli, Sharizah <Sharizah.Rumli@aig.com>; Paramchand, Varsha <Varsha.Paramchand@aig.com>; Chan, Kian-Meng <Kianmeng.Chan1@aig.com>  
**Subject:** AIGENCRYPT - FW: - RE: Ref No. CLM425253, Claims, Personal Accident Insurance, CC4/AIG19011415 / OC 3745159277SG

Good day Vic

Please assist with the below email.

Thanks

Chua Tien Zhu (TZ)

Claims Care Associate  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120  
Tel +(65) 6419-3000

[www.aig.sg](http://www.aig.sg)

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of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

**From:** [johnsonpoh58@gmail.com](mailto:johnsonpoh58@gmail.com) [<mailto:johnsonpoh58@gmail.com>]

**Sent:** Monday, February 10, 2020 7:25 PM

**To:** AIG SGP, CCU Referral <[AIGSGPCCUReferral@aig.com](mailto:AIGSGPCCUReferral@aig.com)>

**Subject:** RE: - RE: Ref No. CLM425253, Claims, Personal Accident Insurance, CC4/AIG19011415

Hi. My carplate is actually SLN5052B.  
Apologies.

---

**From:** AIG SGP, CCU Referral

**Sent:** Mon, 10 Feb 2020 04:27:25 +0000

**To:** [johnsonpoh58@gmail.com](mailto:johnsonpoh58@gmail.com)

**Cc:** AIG SGP, CCU Referral

**Subject:** - RE: Ref No. CLM425253, Claims, Personal Accident Insurance, CC4/AIG19011415

Dear Sir / Madam,

Thank you for email enquiry.

We tried calling you but not available.

Please be inform that we unable to locate any claim submitted for vehicle SLN5052B.

If you need any further assistance, please call us at 6419 3000 from Mondays to Fridays, 9:00 am to 5.00 pm, excluding Public Holidays. Our Customer Care Consultants will be pleased to assist you.

Regards

Chua Tien Zhu (TZ)

Claims Care Associate

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65) 6419-3000

↓ no dispute.

[www.aig.sg](http://www.aig.sg)

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-----Original Message-----

**From:** [do\\_not\\_reply@aig.com](mailto:do_not_reply@aig.com) [[mailto:do\\_not\\_reply@aig.com](mailto:do_not_reply@aig.com)]

**Sent:** Friday, February 07, 2020 9:30 PM

**To:** AIGSGP, Claims

**Subject:** Ref No. CLM425253, Claims, Personal Accident Insurance, CC4/AIG19011415

Customer Name: Poh Hak Hian  
NRIC/Passport No.: S1297361F  
Policy No.: CC4/AIG19011415  
Mobile No.: 97861286  
Telephone No.:  
Emails: [Johnsonpoh58@gmail.com](mailto:Johnsonpoh58@gmail.com)  
Address:

E-mail from him  
to AIG

Postal Code:  
Policy Type: Personal Accident Insurance Product Name:  
Nature of Query: Claims

Details: Hi my case number is CC4/AIG19011415/kb3. I had an accident (carplate number: SLM5052B). My name is Poh Hak Hian. During the car accident, I did not feel that I made any contract and the other driver also could not identify the damage on the spot. Subsequently, I made a claim with my rental company (Blue Star) and they stated that I had to pay \$1600 for insurance case and they would only return to me once the case is closed. However, it has been 9 months and they have refused to disclose any details. Kindly let me know the outcome if this case as I would like to followup with my lawyer.

From: Kianmeng.Chan1@aig.com  
To: khanchna@lkkauto.com  
Cc: admin-a@lkkauto.com  
Subject: RE: 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019  
Date: Mon, 10 Feb 2020 06:48:48 +0000  
Dear Khanchna,

Upon review, insured driver is unable to provide substantial evidence to dispute the claim; whilst TP video is showing OIV hit TPV thus propelled forward.

Note that SLQ1250G did not have any accident lodged prior to the accident. Thus there is lack of evidence pointing finger at TP as well. I seek your confirmation with surveyor whether rear damage is consistent.

Once confirmed, we seek your kind assistance to manage insured and settle at best accordingly.

Best regards,  
Chan Kian Meng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120  
Tel +(65) 6419 1678  
[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.sg](http://www.aig.sg)

From: Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
Sent: Monday, February 10, 2020 2:26 PM  
To: Chan, Kian-Meng <[Kianmeng.Chan1@aig.com](mailto:Kianmeng.Chan1@aig.com)>  
Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
Subject: [EXTERNAL] RE: 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019

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

Dear Mr. Chan Kian Meng,

The above matter refers.

Our Insured (Victor- Company representative) wants to know if AIG is of the view that Insured driver is liable for the accident as the driver said that there was no collision/accident between both vehicles.

According to Victor, Insured driver confirmed that the police has not reverted with the investigation outcome.

Please advice.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Khanchna (LKK Auto)

**Sent:** Thursday, 15 August 2019 5:47 PM

**To:** Chan, Kian-Meng <[Kianmeng.Chan1@aig.com](mailto:Kianmeng.Chan1@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019

Dear Mr. Chan Kian Meng,

The above matter and e-mail as trailed refers.

As instructed, we have requested for the six photographs that Insured driver mentioned in his police report but Insured (rental company) informed that Insured driver had only 4 photos (uploaded on Merimen).

Our Insured company said that the video that Insured driver has are the "gif format" sent three(3) times by third party to him via whatsapp and they are the same ones.

Insured company has e-mailed us a copy of the said video and we have uploaded them via Merimen.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Khanchna (LKK Auto)

**Sent:** Thursday, 8 August 2019 5:59 PM

**To:** 'Chan, Kian-Meng' <[Kianmeng.Chan1@aig.com](mailto:Kianmeng.Chan1@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019

Dear Mr. Chan Kian Meng,

Noted your e-mail below.

We have already requested the said photos and video from our Insured and will forward upon receipt of the same.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

**From:** Chan, Kian-Meng <[Kianmeng.Chan1@aig.com](mailto:Kianmeng.Chan1@aig.com)>

**Sent:** Thursday, 8 August 2019 5:47 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Subject:** 3745159277SG | SLQ1250G & SLN5052B (AIG) on 09/06/2019

Dear Khanchna,

As spoken earlier, enclosed police report for your kind reference.

Perhaps we should acquire the "6 pictures" of TPV's rear that was not damaged, and allegedly 3 different video that was braked; perhaps from there we can establish consistency.

Thank you.

Best regards,

Chan Kian Meng

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1678

[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.sg](http://www.aig.sg)

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## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Wednesday, 19 February 2020 10:38 AM  
**To:** Edmund Han; 'Dandy Tan'  
**Cc:** Admin A; 'victor ong'  
**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Dear Mr. Edmund,

We refer to the above matter and your e-mail below.

We are sorry to inform that we are unable to adjust the claim amount and our survey fees to \$1,200.00.

We will proceed to let the Insurance company handle and settle the matter at best.

Thank you.

*Wishing you a Happy and Prosperous Lunar New Year*



Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Edmund Han <edmund.han@bluestarconcierge.com.sg>  
**Sent:** Wednesday, 12 February 2020 8:15 AM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>; 'Dandy Tan' <dandy.tan@bluestarconcierge.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; 'victor ong' <victor.ong@bluestarconcierge.com.sg>  
**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Hi

If third party claims amount include LKK professional fees around \$1200  
We will have a thought of making this incident settle privately  
Otherwise, we shall follow standard procedure

Thanks & Regards,

**EDMUND HAN**  
Blue Star Concierge Pte Ltd  
No. 621 Aljunied Road #06-07  
Lipo Building  
Singapore 389834  
HP : (65) 9452 0589  
Tel : (65) 6288 0266

**From:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]

**Sent:** Tuesday, February 11, 2020 5:39 PM

**To:** Edmund Han <edmund.han@bluestarconcierge.com.sg>; 'Dandy Tan' <dandy.tan@bluestarconcierge.com.sg>

**Cc:** Admin A <admin-a@lkkauto.com>; 'victor ong' <victor.ong@bluestarconcierge.com.sg>

**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Our Ref: CC4/AIG19011415/Kkb3

**ATTN: Mr. Victor/Mr. Edmund**

Dear Sir/Madam,

The above matter and e-mail as trailed refers.

Kindly be informed that the third party has confirmed that they are not making a bodily injury claim.

Enclosed below is the breakdown of Third-Party's claim if you would like to settle the matter privately:

1.	Cost Repair (w/GST)	\$ 1,444.50
2.	Loss of Rental (3 days x \$85)(w/GST)	\$ 272.85
3.	LTA Search Fee	\$ 8.00
	<b>Total</b>	<b>\$ 1,725.35 (Global : \$1,725.00)</b>
4.	LKK Professional Fee (w/GST)	\$ 342.40

Please issue the following 2 cheques:

1. **\$ 1,725.00** payable to **CHENG HOE MOTOR PTE LTD**
2. **\$ 342.40** payable to **LKK AUTO CONSULTANTS PTE LTD**

You may send your payment by post to:

**LKK AUTO CONSULTANTS PTE LTD**

51 Ubi Avenue 1

#01-25 Paya Ubi Industrial Park

Singapore 408933

With the following attachments:

1. your cheque payment;
2. the signed & chop private settlement letter (scan copy will do) to protect your excess.

Kindly call the undersigned should you need further assistance.

Please let us have your decision within the next 10 days.

Thank you.

Wishing you a Happy and Prosperous Lunar New Year



Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>  
**Sent:** Wednesday, 14 August 2019 12:18 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'victor ong' <[victor.ong@bluestarconcierge.com.sg](mailto:victor.ong@bluestarconcierge.com.sg)>  
**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Hi khanchna

With regards to this incident ,I just spoke to the said driver ,the video he mentioned in the police report is the video footage send by the third party in GIF format which is not completely clear .the third party driver sent to said driver 3 times same video , hence, he lodging a police report to request the third party to show him the complete full video  
We hereby attached the GIF format video

Thanks & Regards,

**EDMUND HAN**  
Blue Star Concierge Pte Ltd  
No. 621 Aljunied Road #06-07  
Lipo Building  
Singapore 389834  
HP : (65) 9452 0589  
Tel : (65) 6288 0266  
Fax : (65) 6288 0166

---

**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Wednesday, August 14, 2019 10:11 AM  
**To:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'victor ong' <[victor.ong@bluestarconcierge.com.sg](mailto:victor.ong@bluestarconcierge.com.sg)>  
**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Our Ref: CC4/AIG19011415/kb3  
Your Ref: SLN5052B [AIG]



**BLUE STAR CONCIERGE PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019**

We refer to the above subject matter and the police report lodged by your driver (Poh Hak Hian).

Please confirm with your driver as to whether he has the (3) videos from the said driver that he had mentioned in his police report and to forward us a copy to enable us to forward to our principal (AIG) to review the matter.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>

**Sent:** Thursday, 8 August 2019 9:39 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'victor ong' <[victor.ong@bluestarconcierge.com.sg](mailto:victor.ong@bluestarconcierge.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Hi

Attached after accident photo of both car  
however we don have video footage

Thanks & Regards,

**EDMUND HAN**

Blue Star Concierge Pte Ltd

No. 621 Aljunied Road #06-07

Lipo Building

Singapore 389834

HP : (65) 9452 0589

Tel : (65) 6288 0266

Fax : (65) 6288 0166

---

**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Thursday, August 8, 2019 5:58 PM

**To:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; victor ong <[victor.ong@bluestarconcierge.com.sg](mailto:victor.ong@bluestarconcierge.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Our Ref: CC4/AIG19011415/kb3

Your Ref: SLN5052B [AIG]

**BLUE STAR CONCIERGE PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019**

We refer to the above subject matter and the police report lodged by your driver (Poh Hak Hian) (as attached).

Please forward us the (6) photos and (3) videos from the said driver that he had mentioned in his police report to enable us to forward to our principal (AIG) to review the matter.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>

**Sent:** Monday, 22 July 2019 5:03 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; victor ong <[victor.ong@bluestarconcierge.com.sg](mailto:victor.ong@bluestarconcierge.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Hi

Attached photo taken after the accident

---

**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Monday, July 22, 2019 4:55 PM

**To:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING5 SLN502B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Our Ref: CC4/AIG19011415/kb3

Your Ref: SLN5052B [AIG]

**BLUE STAR CONCIERGE PTE LTD**

Dear Mr. Victor,

**ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019**

We refer to the above subject matter and our telephone conversation today.

Please forward us any photos/video (if any) of the Third party vehicle that was taken on the accident date for our further action.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Khanchna (LKK Auto)

**Sent:** Thursday, 18 July 2019 5:33 PM

**To:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Our Ref: CC4/AIG19011415/kb3

Your Ref: SLN5052B [AIG]

**BLUE STAR CONCIERGE PTE LTD**

Dear Sir,

**ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019**

We refer to the above subject matter and your e-mail below.

As per your request, we will inform you upon our surveyor's vehicle inspection and finalization on repair cost with the Third party workshop in due course.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>

**Sent:** Thursday, 18 July 2019 5:24 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Hi

Thx for sharing us the video

However if the repair and cost arising from this accident is lesser than our excess  
Can u please let us know and we shall find a way to settle it out

Thanks & Regards,

**EDMUND HAN**

Blue Star Concierge Pte Ltd  
No. 621 Aljunied Road #06-07  
Lipo Building  
Singapore 389834  
HP : (65) 9452 0589  
Tel : (65) 6288 0266  
Fax : (65) 6288 0166

**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Thursday, July 18, 2019 5:11 PM

**To:** Edmund Han <[edmund.han@bluestarconcierge.com.sg](mailto:edmund.han@bluestarconcierge.com.sg)>; 'Dandy Tan' <[dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Our Ref: CC4/AIG19011415/kb3

Your Ref: SLN5052B [AIG]

**BLUE STAR CONCIERGE PTE LTD**

[ATTN: THE MANAGEMENT]

Dear Sir/Madam,

We refer to the above matter and your e-mail as trailed.

As requested, we attach herewith a copy of the accident video footage from the third party. As per the video footage, the Insured vehicle had head to rear collided into third party vehicle which resulted the accident.

As such, we are of the view that liability is not in your driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please call us if you have further queries.

**Note:** *This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.*

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

**From:** Edmund Han <edmund.han@bluestarconcierge.com.sg>

**Sent:** Thursday, 18 July 2019 5:09 PM

**To:** 'Dandy Tan' <dandy.tan@bluestarconcierge.com.sg>

**Cc:** Khanchna (LKK Auto) <khanchna@lkkauto.com>

**Subject:** RE: ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Hi khanchna

Just spoke with u on the phone regarding this CASE

Hereby attached a few after accident pictures

Hardly can see any damage ,however if the video showed that our car slightly bang on the car in front

Can we settle it with lowest cost?

**From:** Dandy Tan [mailto:dandy.tan@bluestarconcierge.com.sg]

**Sent:** Thursday, July 18, 2019 4:20 PM

**To:** Edmund Han <edmund.han@bluestarconcierge.com.sg>

**Subject:** Fwd: ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

Regards,  
Dandy Tan

Blue Star Concierge Pte Ltd

Mobile: 9325 8498

Email: [dandy.tan@bluestarconcierge.com.sg](mailto:dandy.tan@bluestarconcierge.com.sg)

Begin forwarded message:

**From:** "Khanchna (LKK Auto)" <khanchna@lkkauto.com>

**Subject:** ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019

**Date:** 15 July 2019 at 10:34:38 AM SGT

**To:** "DANDY.TAN@BLUESTARCONCIERGE.COM.SG"  
<DANDY.TAN@BLUESTARCONCIERGE.COM.SG>

**Cc:** Admin A <admin-a@lkkauto.com>

Our Ref: CC4/AIG19011415/kb3

Your Ref: SLN5052B [AIG]

15 JULY 2019

**BLUE STAR CONCIERGE PTE LTD**  
[ATTN: THE MANAGEMENT]

Dear Sir/Madam,

**ACCIDENT INVOLVING SLN5052B [AIG] & SLQ1250G ALONG BUONA VISTA ROAD ON 09/06/2019**

We refer to the above subject matter.

We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

We have received a claim from SLQ1250G against your motor insurance policy.

Based on the accident report and accident video, we are of the view that liability is not in your favour for head to rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We attach herewith the screenshots of the accident video footage below:-





Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 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,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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



Virus-free. [www.avast.com](http://www.avast.com)



## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 20 February 2020 12:28 PM  
**To:** junephua@singnet.com.sg  
**Cc:** Admin A  
**Subject:** RE: Accident involving SLQ 1250G & SLN 5052B (OI) on 09/06/2019  
**Attachments:** AIG DV.pdf

Tracking:	Recipient	Delivery
	junehua@singnet.com.sg	
	Admin A	
	olivialau@lkkauto.com	Delivered: 20/2/2020 12:28 PM
	Meikwan@lkkauto.com	Delivered: 20/2/2020 12:28 PM

## WITHOUT PREJUDICE

Dear June,

The above matter refers.

Please be informed that our Insured informed that they are not doing private settlement.

We confirm settlement for global sum of **\$1,725.00(all in)** on this matter.

We attach herewith a copy of the DV for your further action.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

**Khanchna** Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Khanchna (LKK Auto)  
**Sent:** Tuesday, 11 February 2020 1:15 PM  
**To:** junephua@singnet.com.sg

## ...CLAIM SUBFOLDER...(Pending for Survey Report)

Fastlane

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	10 Jun 2019 <a href="#">Edit Reg</a>		27 Jun 2019 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$1,350.00</b> <a href="#">Edit Estimates</a>	<b>S\$1,350.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured:	BLUE STAR CONCIERGE PTE LTD, Co. Reg. No.: 201506692D								
Main Claimant:	BUDI ISKANDAR BIN SENAN, ID: S81220533								
Vehicle Reg. No.:	SLQ1250G	Date of Loss:	09/06/2019 11:00 - :59 [125 Months and 18 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 3745159277SG	Policy/Cover Note No.:	0999994449 (Comprehensive)						
Vehicle Reg. No. (Insured):	SLN5052B	Policy No. (Claimant):	MS0000834						
		Excess:							
Repairer:	Cheng Hoe Motor Pte Ltd (Yishun) Blk 1019 #01-374/382, Yishun Industrial Park A, 768761 Yishun - Tel: 6755 6142								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Chan, Kian-Meng] Kianmeng.Chan1@aig.com								
Claimant's Insurer:	Tokio Marine Insurance Singapore Ltd (HQ) - Tel: 6221 6111								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by XING GUO QIANG] ... [Final Rpt due 08/07/2019]								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
There are no mail for this case.									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*SLQ1250G (3745159277SG)  
[SLN5052B]  
TP  
BUDI ISKANDAR BIN SENAN  
Jun 9 2019 11:00AM  
[BLUE STAR CONCIERGE PTE LTD]  
Cheng Hoe Motor Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View <span>View in Browser</span>		
Video														1 per page		<input checked="" type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print			
1	15/07/19 10:06	Video - Accident THIRD PARTY										1	Load WMV				
2	15/08/19 17:25	WHATSAPP VIDEO FROM INSURED										1	Load MP4				
Letters/Correspondences														1 per page		<input checked="" type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print			
1	(Draft)	Third Party Express Settlement - Payment Breakdown										1	Edit				
Photos/Images														3 per page		<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print			
1	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
2	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
3	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
4	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
5	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
6	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
7	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
8	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
9	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
10	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
11	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
12	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
13	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
14	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
15	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
16	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
17	15/08/19 17:39	Chassis Number										1	Load JPG	<input checked="" type="checkbox"/>			
18	15/08/19 17:39	Odometer Reading										1	Load JPG	<input checked="" type="checkbox"/>			
19	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
20	15/08/19 17:39	General View										1	Load JPG	<input checked="" type="checkbox"/>			
Documentation														1 per page		<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print			
1	27/06/19 15:19	EMAIL FROM AIG DD 27062019										1	Load PDF				
2	27/06/19 15:19	TP GIA REPORT										1	Load PDF				
3	15/07/19 10:35	EMAIL TO OI										1	Load PDF				
4	01/08/19 09:02	TP ESTIMATE- MARKED										1	Load PDF				
5	10/02/20 12:03	Police Report										1	Load PDF				
6	10/02/20 12:14	Photos from Insured										1	Load PDF				
7	10/02/20 14:22	Email from Insured										1	Load PDF				
8	19/02/20 11:03	E-mail to Insured private settlement discussion										1	Load PDF				
9	19/02/20 12:24	Email to Insured and OID										1	Load PDF				
10	19/02/20 15:05	TP ESTIMATE- MARKED [FINAL]										1	Load PDF				
11	04/03/20 10:06	WORKSHOP INVOICE										1	Load PDF				
12	04/03/20 10:06	AUTHORISATION TO ACT FORM										1	Load PDF				
13	04/03/20 10:06	Release Voucher										1	Load PDF				
14	04/03/20 10:06	RENTAL RECEIPT										1	Load PDF				
15	04/03/20 10:06	LTA SEARCH										1	Load PDF				
16	04/03/20 10:06	LOD										1	Load PDF				

Video			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail Print
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail Print
1	28/06/19 09:15	OI GIA REPORT		Load PDF
2	08/08/19 17:47	Email LKK police report		Load PDF

## Documents Checklist

DOCUMENTS CHECKLIST			Reset	Save	Print
There are no document checklists configured.					

<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>	 
<b>Show Remarks To:</b> <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>	

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SLN5052B (Insd veh)	Model:	TOYOTA COROLLA ALTIS
	SLQ1250G (TP veh)		1.6 (A)
Date of Accident:	09/06/2019		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	1,999.58
Final Repair Cost	:	\$	1,725.00
Loss of Use	:	\$	days at \$0.00 per day
Rental (if any)	:	\$	3 days
LTA / GIA Search Fee	:	\$	
Others:	:	\$	
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,725.00

Is Third Party Workshop GIA Registered? ☒ YES ☐ NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability \_\_\_\_\_(%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/ ~~No~~ BOLA Scenario No: \_\_\_\_\_

BOLA Liability: \_\_\_\_\_100\_\_\_\_\_(%) Assessed Liability (\*): \_\_\_\_\_(%)

\* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks \_\_\_\_\_

Payment Instruction: Payee's Breakdown			
1)	Cheng Hoe Motor Pte Ltd	:	\$ 1,725.00
2)		:	\$
3)		:	\$

JOANNE LEE KHANG MIN

04 Mar  
2020

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report;  
Medical Report/ Bill (if any))

## 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

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/AIG19011415/KKS3Q2

Date: 04/03/2020

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 0999994449  
 Claimant: SLQ1250G Insured Vehicle No: SLN5052B  
 Date of Loss: 09/06/2019 Nature of Claim: TP Claim No: 3745159277SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: SLQ1250G  
 Make & Model: TOYOTA COROLLA ALTIS, 1.6 (A) Engine No: 3ZZ4790106  
 Reg. Date: 22/12/2008 (Man. Year: 2008) Chassis No: MR053ZEE106116284  
 Colour: Metallic Grey Odometer: 162217 km  
 Engine Capacity: 1598 cc  
 Market Value/New Car Price: N/A  
 Sum Insured (S\$): Market Value/New Car Price

## CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes  
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition: Yes

## CONDITION OF TYRES

Front Tyre Size: 195/65 R15 Rear Tyre Size: 195/65 R15  
 Front Left Side: West Lake 4 mm Rear Left Side: West Lake 4 mm  
 Front Right Side: West Lake 4 mm Rear Right Side: West Lake 4 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	868.77	596.38	272.39	31.35
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,000.00	760.00	240.00	24.00
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>1,868.77</b>	<b>1,356.38</b>	<b>512.39</b>	<b>27.42</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>1,350.00</b>		
(S\$)	1,868.77	1,350.00	518.77	27.76
<b>+ GST 7.00/7.00% (S\$)</b>	<b>130.81</b>	<b>94.50</b>	<b>36.31</b>	<b>27.76</b>
<b>Nett Amount (S\$)</b>	<b>1,999.58</b>	<b>1,444.50</b>	<b>555.08</b>	<b>27.76</b>
<b>+ Car Rental (3.0 x S\$85.00/day + 7.00% GST) (S\$)</b>		<b>272.85</b>		
<b>+ Doc/Search Fee (S\$)</b>		<b>8.00</b>		
<b>Nett Liability (S\$)</b>		<b>1,725.35</b>		
<b>Global Sum Settlement (S\$)</b>		<b>1,725.00</b>		

## INSPECTION

Date of Assignment: 27/06/2019  
 Date Inspected: 29/07/2019 Inspected At: Cheng Hoe Motor Pte Ltd (Yishun)  
 Blk 1019 #01-374/382, Yishun  
 Industrial Park A  
 Singapore 768761

Estimated Period of Repair: 3.0 days

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**Adjuster:** XING GUO QIANG**Manager:** Khanchna Pothuraj

*NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.*

## REPAIR DETAILS

### Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER	Buckled	459.75 FL	*459.75 FL
2	2		*REAR BUMPER SIDE RETAINERS	Distorted	133.56 FL	*133.56 FL
3	6		*REAR BUMPER CLIPS	Necessary	21.00 FL	*21.00 FL
4	1		*REAR BOOT LOGO	Necessary	52.15 FL	*52.15 FL
5	1		*REAR BOOT EMBLEM (1.6)	Necessary	32.13 FL	*32.13 FL
6	1		*REAR BOOT EMBLEM (COROLLA)	Necessary	42.35 FL	*42.35 FL
7	1		*REAR BOOT EMBLEM (ALTIS)	Necessary	54.23 FL	*54.23 FL
8	1		*REAR BOOT INNER LOCK	Not Necessary	96.53 FL	*- FL
9	1		*SET REVERSE SENSOR	Not Necessary	200.00 FS	*- FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

<b>Sub Total (\$\$)</b>	<b>1,091.70</b>	<b>795.17</b>
<b>- List Item Discount on L Items 25.00/25.00% (\$\$)</b>	<b>222.93</b>	<b>198.79</b>
<b>Total Parts (\$\$)</b>	<b>868.77</b>	<b>596.38</b>

Report was unsubmitted during this print-out.



## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	PANEL BEATING	New	500.00	360.00
2	PUTTY & RESPRAY	New	500.00	400.00
Gross Labour Cost (S\$)			1,000.00	760.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >