Vic (LKKAuto)

From: Michael Hwang <michael.hwang@aon.com>

Sent: Tuesday, 20 August, 2019 11:31 AM

To: Vic (LKKAuto)

Cc: Admin A; myunghwan22@hotmail.com; jwjw0848@naver.com

Subject: RE: YOUR REF: SMA 2764G_ACCIDENT INVOLVING SMA 2764G AND SHC 5492U

ALONG TOH GUAN ROAD ON 08.07.2019

Attachments: T_20190730_7007_.pdf; IMG_0029.JPG; IMG_0032.JPG; IMG_0027.JPG; IMG_

0028.JPG; eBox 'Car Accident' downloading information

Dear Vic,

Thank you for your e-mail and please find the e-mail which has the link to download video footages in a chronological order.

And please find the police report attached. I reported it via online.

I gave the photos at Tanchong Motor AIG branch but please fine them once again.

All other information is at your hand I believe but if it is not the case, please let me know immediately.

If you have any problem downloading video footages, please let me know also.

Thank you very much.

Michael Hwang | Placement Leader - Energy & Mining, Asia Commercial Risk Solutions
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From: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Sent: Wednesday, August 14, 2019 5:32 PM
To: Michael Hwang <michael.hwang@aon.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: YOUR REF: SMA 2764G_ACCIDENT INVOLVING SMA 2764G AND SHC 5492U ALONG TOH GUAN ROAD ON

08.07.2019



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

14 AUGUST 2019

HWANG MYUNG HWAN BLOCK 987 BUKIT TIMAH ROAD #04-05 MAPLEWOODS SINGAPORE 589628

BY POST & BY EMAIL

Dear Sir/Madam,

OUR REF : CC3/AIG19012274/Kha3

YOUR REF : SMA 2764G

ACCIDENT INVOLVING SMA 2764G AND SHC 5492U ALONG TOH GUAN ROAD ON 08.07.2019

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 Body Repairer/Workshop acting on behalf of the owner of SHC 5492U against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle SHC 5492U. As such, liability may not be on your favour.

Please be informed that your No Claim Discount (NCD – if any) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to <u>vicalpeh@lkkauto.com</u> <u>within 10 days</u> from the date of this letter <u>if not provided at AIG's reporting centre</u>. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 2096 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

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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