



Auto
Consultants
Pte Ltd

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

16 AUGUST 2019

**BIS MOTORING PTE LTD
20 BENDEMEER ROAD
#03-13/14 BS BENDEMEER CENTRE
SINGAPORE 339914
ATTN: THE MANAGEMENT**

By Post & By Email

Dear Sir/Madam,

**OUR REF : CC6/AIG19013948/Aha3
YOUR REF : SME 6039U**

**ACCIDENT INVOLVING SME 6039U AND SLD 910K ALONG YIO CHU KANG ROAD
ON 08.08.2019**

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 SLD 910K against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

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 vicalph@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. 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)



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- 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.

Yours sincerely,

Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

scng@bscapital.com.sg / happyfleet@cowell.com.sg
(Email)

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)
Sent: Tuesday, 29 September 2020 12:35 PM
To: 'claims@chewmotor.com'
Cc: Admin A
Subject: RE: Your Ref: SLD910K_ACCIDENT INVOLVING VEHICLES SME 6039U AND SLD 910K ON 08/08/2019 LKK REF CC6/AIG19013948/Aha3
Attachments: SME 6039U.JPG

Without Prejudice

Dear Sir/ Madam,

Please be informed that our principal had further reviewed the matter and based on the available information at hand, our insured's video clearly showed our insured was travelling within the lane, while your client vehicle filtered out and the collision occurred. Kindly refer to our insured's statement attached and video footage sent to you on 16 August 2019 for your reference.

As such, we have our principal's instruction and that we are unable to look into your client's claim.

Thank you.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Vic (LKKAuto)
Sent: Friday, 16 August, 2019 7:09 PM
To: Chew Motor Pte. Ltd.
Cc: Admin A; Vic (LKKAuto)
Subject: Your Ref: SLD910K_ACCIDENT INVOLVING VEHICLES SME 6039U AND SLD 910K ON 08/08/2019 LKK REF CC6/AIG19013948/Aha3

WITHOUT PREJUDICE

Dear Sukyi,

We refer to the above matter.

Please find attached video footage from our Insured which support our Insured's statement.

We are currently pending instruction from our principal.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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Jasper Chua (LKK Auto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Tuesday, 29 September 2020 10:13 AM
To: Mei Kwan (LKKAuto)
Cc: Admin A; Jasper Chua (LKK Auto)
Subject: RE: 0194060181SG-003 *** LKK REF: CC6/AIG19013948/Aba3

Dear Mei Kwan,

Please proceed to reject claim under BOLA 15.

Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]
Sent: 28 September 2020 17:57
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: [EXTERNAL] RE: 0194060181SG-003 *** LKK REF: CC6/AIG19013948/Aba3

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

Your Ref: 0194060181SG
Our Ref: CC6/AIG19013948/Aba3

Dear Bernard,

ACCIDENT INVOLVING VEHICLES SME 6039U AND SLD 910K ON 08/08/2019

We refer to the above matter.

It was reported that TP vehicle was filtering lane.

The Insured had provided a copy of their video footage which shows the entire incident (as attached).

Based on the footage, Insured vehicle was within the lane when TP vehicle filtered out and the collision occurred.

As such, we would like to reject the TP claim.

For your approval and/or further instructions please.

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)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Monday, 28 September, 2020 5:38 PM

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

Subject: 0194060181SG-003

Hi LKK,

The subject matter refers.

Kindly assist to provide update/ last correspondence with TP's repairer on the claim.
There is no need to notify TP if there is no development.

Thank you.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

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