

## Vic (LKKAUTO)

---

**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Sent:** Tuesday, 24 September, 2019 11:54 PM  
**To:** Mei Kwan (LKKAUTO)  
**Cc:** Vic (LKKAUTO); Admin A  
**Subject:** RE: Your Ref: 0543222828SG-003\_ACCIDENT INVOLVING VEHICLES GBF 2360S(OI) AND SMG 2620G(TP) ON 23/05/2019 LKK REF CC6/AIG19009090/Aha3

Hi Mei Kwan / Vic

Apologies on the late reply.

In view of the video footage, we are of the view TP is unable to absolve all liability to this accident. Strictly for amicable settlement, please try to offer global sum up to 80%.

Best Regards

**Bennie Tan**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]  
**Sent:** Tuesday, September 24, 2019 7:39 PM  
**To:** Tan, Bennie-WZ  
**Cc:** Vic (LKKAUTO); Admin A  
**Subject:** [EXTERNAL] RE: Your Ref: 0543222828SG\_ACCIDENT INVOLVING VEHICLES GBF 2360S(OI) AND SMG 2620G(TP) ON 23/05/2019 LKK REF CC6/AIG19009090/Aha3

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

Dear Bennie,

We refer to the below email.

Kindly advise further instructions.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Vic (LKKAUTO) <vicalpeh@lkkauto.com>  
**Sent:** Monday, 16 September, 2019 1:01 PM

**To:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

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

**Subject:** RE: Your Ref: 0543222828SG\_ACCIDENT INVOLVING VEHICLES GBF 2360S(OI) AND SMG 2620G(TP) ON 23/05/2019 LKK REF CC6/AIG19009090/Aha3

**Importance:** High

Dear Bennie,

We refer to the below email.

We had rejected the TP claim but TP repairer appeal and will forward to take further legal action if no settlement reached within 3 days.

“Please ask your principal write email to me & said that wooden flying out & hit people caused dead or hit government object , your insured & insurer no need bear liability . If no heard from your offer in next 3 days , i have process legal . Thanks”

Kindly advise further instructions.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

---

**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Tuesday, 13 August, 2019 11:30 PM

**To:** Vic (LKKAuto)

**Cc:** Admin A; Jimmy Chen (LKK Auto)

**Subject:** RE: Your Ref: 0543222828SG\_ACCIDENT INVOLVING VEHICLES GBF 2360S(OI) AND SMG 2620G(TP) ON 23/05/2019 LKK REF CC6/AIG19009090/Aha3

Hi Vic

Referring to your email below.

Please reject TP claim based on BOLA scenario listed below.

Thank you.

Best Regards

**Bennie Tan**

**AIG**

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

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

**From:** Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

**Sent:** Tuesday, July 09, 2019 2:01 PM

**To:** Tan, Bennie-WZ

**Cc:** Admin A; Vic (LKKAUTO); Jimmy Chen (LKK Auto)

**Subject:** [EXTERNAL] Your Ref: 0543222828SG\_ACCIDENT INVOLVING VEHICLES GBF 2360S(OI) AND SMG 2620G(TP) ON 23/05/2019 LKK REF CC6/AIG19009090/Aha3

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

Your Ref: 0543222828SG

Dear Bennie,




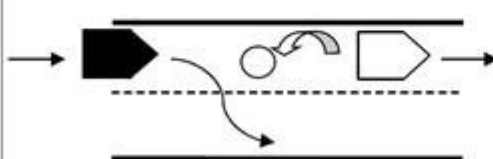
We refer to the subject matter.

Insured Driver reported that he was not aware of the accident.

As such, TP had provided to us a copy of their video footage that shows the entire incident (please see attached video).

As observed, an object flew from Insured vehicle and hit onto the front portion of the TP vehicle.

Under below BOLA scenario 27(a), liability is in favour of our Insured.

	SCENARIO	DESCRIPTION	 X	 Y
	<b>FRONT TO REAR COLLISION</b>			
27.		Driver of the vehicle X will be 100% liable for losses incurred by the vehicle Y	100%	0%
27. (a)		Vehicle X – Moving straight (Hit by identifiable falling object from vehicle Y) Vehicle Y – Moving straight  <b>Reason:</b> Vehicle X travelling behind Vehicle Y must keep a safe distance.	100%	0%

Kindly advise if we deny TP claim and/or for your further instruction please.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

**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.