



Auto
Consultants
Pte Ltd

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

Our Ref: CC4/AIG19019793/Qda3

13 November, 2019

Yang YanQiu

702 Woodlands Drive 40,
#10-100
Singapore 730702

Dear Sirs,

**ACCIDENT INVOLVING SMG 2874R AND SEJ 9688H ON 15/10/2019 ALONG/
AT WOODLANDS CHECKPOINT**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Carlor Chan

Claims

Tel : 6841 5792

Fax: 6741 4108

Email : Jiale@lkkauto.com

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

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Tuesday, 26 January 2021 10:57 AM
To: Goh, Jeremy
Cc: Admin A
Subject: Re: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019 *** LKK REF: CC4/AIG19019793/QRA3

Dear Jeremy

Contents noted.

From: Goh, Jeremy <Jeremy.Goh@aig.com>
Sent: Tuesday, January 26, 2021 10:37 AM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: RE: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019 *** LKK REF: CC4/AIG19019793/QRA3

Hi Jaslin,

Thanks for the update.

Noted on your action.

If there is no response from the TPWS after the rejection email is sent.

Please proceed to close the file on 17th Feb 2021. Inform me after the closure of the file and I will take over from there.

Regards

Jeremy Goh

Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1767
Jeremy.goh@aig.com | www.AIG.com.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Tuesday, January 26, 2021 10:18 AM
To: Goh, Jeremy <Jeremy.Goh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] Re: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019 *** LKK REF: CC4/AIG19019793/QRA3

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

Dear Jeremy

Rejection email was sent on 05/01/2021 to TP.

However, they have not yet get back to us.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Goh, Jeremy <Jeremy.Goh@aig.com>

Sent: Monday, January 25, 2021 2:18 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Subject: RE: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019 *** LKK
REF: CC4/AIG19019793/QRA3

Dear Jaslin,

Has the rejection email been sent?

What is the TPWS response?

Can the file be closed?

Thanks and Regards

Jeremy Goh

Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1767
Jeremy.goh@aig.com | www.AIG.com.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Goh, Jeremy

Sent: Tuesday, January 5, 2021 10:31 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Subject: RE: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019 *** LKK
REF: CC4/AIG19019793/QRA3

Dear Jaslin,

Please proceed to reject claim citing the below rational.

Additionally, you have my mandate to settle up to 50% LOB if TPWS contest further after rejection.

Quantum to be seeked.

Please upload the rejection email correspondence, report and invoice once done and close file in Merimen if TPWS does not contest.

Thanks and Regards

Jeremy Goh

Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1767
Jeremy.goh@aig.com | www.AIG.com.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Monday, January 4, 2021 3:05 PM

To: Goh, Jeremy <Jeremy.Goh@aig.com>

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

Subject: [EXTERNAL] RE: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019 *** LKK REF: CC4/AIG19019793/QRA3

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

Dear Jeremy

We have received TP's video and have uploaded in merimen for your easy reference.

Based on the video, TP was seen changing lane and our insured driver was travelling on his lane.

Therefore, we are of the view that our insured is not liable for the accident.

Kindly let us have your views/instructions.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto)
Sent: Friday, 18 December 2020 9:47 AM
To: Goh, Jeremy <Jeremy.Goh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019 *** LKK
REF: CC4/AIG19019793/QRA3

Dear Jeremy

We are currently pending for TP video footage, shall revert on liability apportionment once we received the video & review.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Wednesday, 16 December 2020 4:01 PM
To: Goh, Jeremy <Jeremy.Goh@aig.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019 *** LKK
REF: CC4/AIG19019793/QRA3

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Jaslin,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

"Best Wishes for Merry Christmas & Happy New Year 2021"

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: Goh, Jeremy [<mailto:Jeremy.Goh@aig.com>]

Sent: Wednesday, 16 December 2020 3:59 PM

To: Admin A

Subject: AIG Ref: #3560773443SG003#027# || Accident between SMG2874R and SFJ9688H on 15 Oct 2019

Dear LKK team,

I make reference to the case above.

Can I get an update on the case.

I understand that there is conflicting statement. What is your advice on the liability apportionment?

Are you all intending to reject the claim?

I noted there is no LOD in Merimen.

If no movement from TP, please give them 1 month notice to respond, then close the file.

Thanks and Regards

Jeremy Goh

Complex Claims Examiner – Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65) 6419 1767

Jeremy.goh@aig.com | www.AIG.com.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

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IMPORTANT NOTICE:

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Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Tuesday, 5 January 2021 10:52 AM
To: Premierone hotmail.com
Cc: Admin A
Subject: RE: Your ref: SFJ9688H [ACCIDENT INVOLVING VEHICLES SMG2874R AND SFJ9688H ON 15/10/2019]

WITHOUT PREJUDICE

Dear Sirs/Mdm,

Your client's video shows that our insured was travelling along own lane, while your client was changing lane.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Premierone hotmail.com <premierone@hotmail.com>
Sent: Monday, 4 January 2021 1:05 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: Re: Your ref: SFJ9688H [ACCIDENT INVOLVING VEHICLES SMG2874R AND SFJ9688H ON 15/10/2019]

Dear Jaslin,

I was tried many times but still cannot send it. Kindly help me to check.

An email admin at lkkauto.com has created a custom mail flow rule that blocks messages that meet certain conditions, and it appears that your message has met one or more of those conditions.

- Check the text above for a custom message from the email admin that may help explain why your message was blocked and how you might be able to fix it. For example, removing prohibited words from the message or sending the message from a different email account may be sufficient to deliver your message.

If you've tried and you're still not able to fix the problem, consider contacting the email admin at lkkauto.com to discuss what to do. While they're unlikely to remove or relax the rule, if you have a legitimate need to deliver your message they may offer guidance for how to do so.

Thanks & Regards

May

PREMIER ONE AUTO INTERIORS PTE LTD

1014 Eunos Avenue 5 #01-22,

Singapore 409740

Tel 67483149

Email: Premierone@Hotmail.com

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Monday, January 4, 2021 11:27 AM

To: Premierone hotmail.com <premierone@hotmail.com>

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

Subject: RE: Your ref: SFJ9688H [ACCIDENT INVOLVING VEHICLES SMG2874R AND SFJ9688H ON 15/10/2019]

WITHOUT PREJUDICE

Dear May

There's no attachment.

Kindly assist to resend.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

From: Premierone hotmail.com <premierone@hotmail.com>
Sent: Wednesday, 30 December 2020 11:19 AM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: Re: Your ref: SFJ9688H [ACCIDENT INVOLVING VEHICLES SMG2874R AND SFJ9688H ON 15/10/2019]

RESEND

Thanks & Regards

PREMIER ONE AUTO INTERIORS PTE LTD

1014 Eunos Avenue 5 #01-22,

Singapore 409740

Tel 67483149

Email: Premierone@Hotmail.com

From: Premierone hotmail.com <premierone@hotmail.com>
Sent: Friday, December 18, 2020 4:13 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: Re: Your ref: SFJ9688H [ACCIDENT INVOLVING VEHICLES SMG2874R AND SFJ9688H ON 15/10/2019]

Dear Jaslin Kok,

Please refer to the attached,

Thanks & Regards

May

PREMIER ONE AUTO INTERIORS PTE LTD

1014 Eunos Avenue 5 #01-22,
Singapore 409740
Tel 67483149
Email: Premierone@hotmail.com

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Friday, December 18, 2020 9:45 AM
To: premierone@hotmail.com <premierone@hotmail.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Your ref: SFJ9688H [ACCIDENT INVOLVING VEHICLES SMG2874R AND SFJ9688H ON 15/10/2019]

WITHOUT PREJUDICE

Dear Sirs/Mdm,

We would like to request for a copy of video footage for our necessary action.

Appreciate an early reply.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jia Le (LKK Auto)
Sent: Tuesday, 30 June 2020 4:31 PM
To: premierone@hotmail.com
Subject: Your ref: SFJ9688H [ACCIDENT INVOLVING VEHICLES SMG2874R AND SFJ9688H ON 15/10/2019]

Without Prejudice

Dear Sirs/Mdm,

ACCIDENT INVOLVING SMG 2874R AND SFJ 9688H ON 15/10/2019

We refer to the above matter.

Please be informed that liability is unclear for this matter. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of **video footage/witness statement/scene photos**(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

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.”

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.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108

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