

RE: ACCIDENT INVOLVING SML 3565A AND GBH 8075R ON 07/11/2019

Mercy Karuniah Jesuvadian (Dr) <mercy.michael@nie.edu.sg>

Mon 10/26/2020 1:04 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Dear Asher

Just a quick follow up from the last phone conversation – my husband said that you will be bringing up our case to AIG one last time and voice over views on why we feel the insurance should not pay out what we feel is a false claim. Please let us know AIG's final decision so we can deliberate if a) we agree to Third party and experience a rise in premium for next insurance buy or b) we go through our own lawyers to fight the case.

I appreciate all your patience and time on our case. It has been very trying as the accident reporting center did not submit the report on time and the whole issue was spurious to start off with. Still, I do not think it is fair to blame the messenger so please accept my thanks for your help thus far.

Kind Regards

Mercy

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Wednesday, 21 October 2020 9:25 AM

To: Mercy Karuniah Jesuvadian (Dr) <mercy.michael@nie.edu.sg>

Subject: Re: ACCIDENT INVOLVING SML 3565A AND GBH 8075R ON 07/11/2019

Hi Ms Mercy,

Thank you for your email.

We have received your accident report, kindly forward us a copy of the video footage to support your version of statement.

Based on the scene photo provided is consistent with third party vehicle damaged.



Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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: Mercy Karuniah Jesuvadian (Dr) <mercy.michael@nie.edu.sg>

Sent: Tuesday, October 20, 2020 4:13 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SML 3565A AND GBH 8075R ON 07/11/2019

Dear Asher

Why are we paying for an accident that never happened? My car did not hit the van – I had it reported in the accident report I made. Were you able to retrieve the report from the accident reporting center? I had furnished you with the details of the Service officer at Sin Ming Accident reporting center. The photo evidence clearly shows that there was no hit. I want to make sure I am not being taken advantage of in this situation. What is the procedure to refute this spurious claim? Was an investigation done at all? Please furnish me with the investigation details ... this is a ridiculous claim and I refuse to be penalized for this.

Mercy

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Tuesday, 20 October 2020 12:01 PM
To: Mercy Karuniah Jesuvadian (Dr) <mercy.michael@nie.edu.sg>
Subject: ACCIDENT INVOLVING SML 3565A AND GBH 8075R ON 07/11/2019

Our Ref: CC4/AIG19020942/Gea3

20 OCT 2020

MERCY KARUNIAH JESUVADIAN

Dear Sir/Madam,

ACCIDENT INVOLVING SML 3565A AND GBH 8075R ON 07/11/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

Yours faithfully,

Asher
Case Handler
Email: Ashersng@lkkauto.com

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

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