

**- RE: - Insured concern on the car survey and the repair cost - SLU348U**

From: Yap, Weijoe  
To: Veron Chen (LKKAUTO)  
Cc: SUR, Lim, Sheng Yang, Parthiban, Theerthan, Fong, Andy-SY, Mohd Rizal, Nur Mariah Huibrechts, Claims, Kaur, Baljit  
Sent: 13/12/2019 9:30:23 AM

---

Dear Veron,

Sorry for the late reply.

Kindly assist to obtain the relevant documents from insured, for the proof of purchase price.

Thankyou

Best Regards.

Yap Wei Joe ( Joe )

AIG

Recovery Representative.

Auto Claims Recovery

Tel 8001206556 Ext 1012220

E: [GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.com](http://www.aig.com)

---

**From:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>

**Sent:** Thursday, December 12, 2019 3:28 PM

**To:** Yap, Weijoe <Weijoe.Yap@aig.com>; Claims <claims@premiumauto.com.sg>; Fong, Andy-SY <Andy-SY.Fong@aig.com>

**Cc:** SUR <sur@lkkauto.com>; Lim, Sheng Yang <ShengYang.Lim@aig.com>; Parthiban, Theerthan <Theerthan.Parthiban@aig.com>; Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>; Kaur, Baljit <Baljit.Kaur@aig.com>

**Subject:** [EXTERNAL] RE: - Insured concern on the car survey and the repair cost - SLU348U

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

Dear Wei Joe,

Our surveyor's have spoken to OI and convinced him on the economical and safety aspect of the repairs.

However, OI disputes on the nett value calculation as he insisted that the purchase price is \$189K instead of \$222K, which is stated in the sales agreement.

Please advice.

In the meantime, does AIG wants OI to provide proof of the \$189K purchase price?

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Yap, Weijoe <Weijoe.Yap@aig.com>

**Sent:** Thursday, 12 December 2019 11:13 AM

**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Claims <claims@premiumauto.com.sg>

Cc: SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Lim, Sheng Yang <[ShengYang.Lim@aig.com](mailto:ShengYang.Lim@aig.com)>; Parthiban, Theerthan <[Theerthan.Parthiban@aig.com](mailto:Theerthan.Parthiban@aig.com)>; Mohd Rizal, Nur Mariah Huibrechts <[NurMariahHuibrechts.MohdRizal@aig.com](mailto:NurMariahHuibrechts.MohdRizal@aig.com)>; Kaur, Baljit <[Baljit.Kaur@aig.com](mailto:Baljit.Kaur@aig.com)>  
**Subject:** - Insured concern on the car survey and the repair cost - SLU348U  
**Importance:** High



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## Veron Chen (LKKAUTO)

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**From:** Veron Chen (LKKAUTO)  
**Sent:** Thursday, 12 December 2019 3:28 PM  
**To:** Yap, Weijoe; Claims; Fong, Andy-SY  
**Cc:** SUR; Lim, Sheng Yang; Parthiban, Theerthan; Mohd Rizal, Nur Mariah Huibrechts; Kaur, Baljit  
**Subject:** RE: - Insured concern on the car survey and the repair cost - SLU348U

Dear Wei Joe,

Our surveyor's have spoken to OI and convinced him on the economical and safety aspect of the repairs.

However, OI disputes on the nett value calculation as he insisted that the purchase price is \$189K instead of \$222K, which is stated in the sales agreement.

Please advice.

In the meantime, does AIG wants OI to provide proof of the \$189K purchase price?

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Yap, Weijoe <Weijoe.Yap@aig.com>  
**Sent:** Thursday, 12 December 2019 11:13 AM  
**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Claims <claims@premiumauto.com.sg>  
**Cc:** SUR <sur@lkkauto.com>; Lim, Sheng Yang <ShengYang.Lim@aig.com>; Parthiban, Theerthan <Theerthan.Parthiban@aig.com>; Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>; Kaur, Baljit <Baljit.Kaur@aig.com>  
**Subject:** - Insured concern on the car survey and the repair cost - SLU348U  
**Importance:** High



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**- Insured concern on the car survey and the repair cost - SLU348U**

From: Yap, Weijoe

To: Veron Chen (LKKAUTO), Claims

Cc: SUR, Lim, Sheng Yang, Parthiban, Theerthan, Mohd Rizal, Nur Mariah Huibrechts, Kaur, Baljit

Sent: 12/12/2019 11:13:24 AM

Dear Veron & Premium Auto,

We have received a call from insured. He would like to speak to the relevant person on his car survey.

Insured was unhappy as his car is not consider as total loss.

He insist that his car was seriously damage and it should not undergo repair in such lower price.

He would like to speak/discuss with the relevant person for his concern.

Kindly contact Mr. Joshua at +6598186262.

Thankyou

Best Regards.

Yap Wei Joe ( Joe )

AIG

Recovery Representative,

Auto Claims Recovery

Tel 8001206556 Ext 1012220

E: [GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.com](http://www.aig.com)

Have spoken to OI and convinced him on the economical and safety aspect of the repairs.

However, OI disputes on the nett value calculation as he insisted that the purchase price is \$189K instead of \$222K, which is stated in the sales agreement.

Please advice.

In the meantime, does AIG wants OI to provide proof of the \$189K purchase price?

**Veron Chen (LKKAuto)**

---

**From:** Veron Chen (LKKAuto)  
**Sent:** Tuesday, 10 December 2019 5:43 PM  
**To:** 'Premiumauto Claims'; SUR  
**Cc:** Admin A; nora.khai@premiumauto.com.sg; 'Allan Wu'  
**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear Kee Siang,

As instructed by our client, please proceed to repair the **insured vehicle SLU 348U, based on surveyor's marking Not Exceeding \$143,000/- or whichever lower, (Excess \$800/-).**

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

\*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

**AIG OIC- Weijoe.Yap@aig.com**

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Premiumauto Claims <claims@premiumauto.com.sg>  
**Sent:** Tuesday, 10 December 2019 5:04 PM  
**To:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; nora.khai@premiumauto.com.sg; 'Allan Wu' <allan.wu@premiumauto.com.sg>; Claims <claims@premiumauto.com.sg>  
**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Hi Veron,

As spoken earlier just now,

kindly be-informed that we're able to undertake the repair within the permissible limit.

**Best Regards,**  
**Kee Siang**  
**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183



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**From:** Premiumauto Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Tuesday, 10 December, 2019 3:42 PM

**To:** 'Veron Chen (LKKAuto)' <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; 'SUR' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; [nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg); 'Allan Wu'

<[allan.wu@premiumauto.com.sg](mailto:allan.wu@premiumauto.com.sg)>; Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Hi Veron,

May I know who advice that is it is above permissible limit?

Based on our calculation, with the latest re-survey carried to confirm on damaged parts. We have not reach the limit of \$143,000.00 yet.

Kindly share with us your calculation.

Thank you

**Best Regards,**  
**Kee Siang**  
**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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**From:** Veron Chen (LKKAuto) [mailto:veronchen@lkkauto.com]  
**Sent:** Tuesday, 10 December, 2019 3:09 PM  
**To:** Premiumauto Claims <claims@premiumauto.com.sg>; SUR <sur@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; nora.khai@premiumauto.com.sg; 'Allan Wu' <allan.wu@premiumauto.com.sg>  
**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear Kee Siang,

According to AIG " they noted that both advices are above permissible repair limit of \$143,000 hence they will recommend Constructive Total Loss."

Please advised.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Premiumauto Claims <claims@premiumauto.com.sg>  
**Sent:** Monday, 9 December 2019 6:04 PM  
**To:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; nora.khai@premiumauto.com.sg; 'Allan Wu' <allan.wu@premiumauto.com.sg>; Claims <claims@premiumauto.com.sg>  
**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear Veron,

As per our discussion, In order to confirm on other damage parts such as lock carrier attachment parts, turbo charger, frontal chassis support, engine and related components.

We are required to further dismantle out the lock carrier to do the confirmation. Kindly advise us.

Best Regards,  
Kee Siang  
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183  
e. claims@premiumauto.com.sg w. www.audi.com.sg  
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**From:** Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]  
**Sent:** Monday, 9 December, 2019 2:03 PM  
**To:** Premiumauto Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; [nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg); Allan Wu <[allan.wu@premiumauto.com.sg](mailto:allan.wu@premiumauto.com.sg)>  
**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear Kee Siang,

Any outcome on the repair cost, AIG is asking.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

**From:** Premiumauto Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>  
**Sent:** Friday, 6 December 2019 12:13 PM  
**To:** Veron Chen (LKKAUTO) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; [nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg); Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Allan Wu <[allan.wu@premiumauto.com.sg](mailto:allan.wu@premiumauto.com.sg)>  
**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear Veron,

Noted on your email below,

We will check on furthers damages first and shall there be additional, We will raise up supplementary and arrange for another re-inspection.

**Best Regards,**  
**Kee Siang**  
**Claims Advisor**

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)

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**From:** Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]

**Sent:** Thursday, 5 December, 2019 4:54 PM

**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; (nora.khai@premiumauto.com.sg) <[nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg)>

**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear TRoy,

Kindly check vehicle able to repair within the repair limit of \$143,000/-

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

**From:** Veron Chen (LKKAUTO)

**Sent:** Thursday, 5 December 2019 4:34 PM

**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear TRoy,

Refer email from AIG.

## - RE: PENDING MANDATE APPROVAL

From: Yap, Weijoe  
To: Veron Chen (LKKAuto)  
Cc: adrianling@lkkauto.com, Lim, Sheng Yang, Parthiban, Theerthan, Mohd Rizal, Nur Mariah Huibrechts  
Sent: 5/12/2019 4:21:31 PM

Dear Veron,

Coverage is not yet confirm.  
We are pending further policy coverage review.

Thankyou  
Best Regards.

Yap Wei Joe ( Joe )  
AIG  
Recovery Representative,  
Auto Claims Recovery  
Tel 8001206556 Ext 1012220  
E: [GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.com](http://www.aig.com)

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

**From:** Veron Chen (LKKAuto)  
**Sent:** Wednesday, 4 December 2019 3:48 PM  
**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear TRoy,

Pending AIG approval.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

**From:** Claims <claims@premiumauto.com.sg>  
**Sent:** Wednesday, 4 December 2019 3:38 PM  
**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Cc:** 'Claims' <claims@premiumauto.com.sg>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

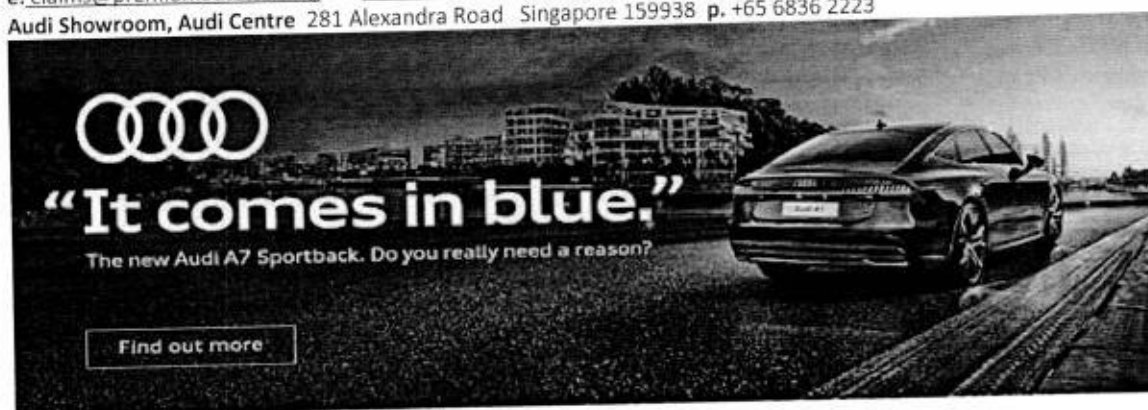
Dear Veron,

Any update?

Thanks

Best Regards,  
**TRoy Goh**  
Claims Advisor

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183  
e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)  
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**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Monday, 2 December 2019 4:53 PM  
**To:** 'Admin A'; 'Admin-D (LKKAUTO)'; 'SUR'  
**Cc:** 'Claims'  
**Subject:** OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

Dear all,

Kindly register OD claims for this vehicle. Attached is GIA report and video footage for your reference.  
We will forward you the estimate once is available.

Please assist to arrange survey on tomorrow 03/12/2019@Vehicle IN our compound.

Location: 55 Ubi Road 1

Thanks

Best Regards,  
**TRoy Goh**

## View Received Message

This mail is associated with :

**\*SLU348U (5985555620SG)**

OD

Dec 1 2019 5:00PM

[KHU SHEN WOO JOSHUA]

Premium Automobiles Pte Ltd

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**From** AIG Asia Pacific Insurance Pte. Ltd. (AIG\_SG), sent on 10/12/2019 17:24 PM.

**To** LKK\_HQ

**Subject** Alert - Adj Mandate Approved (S\$124795.00) - SLU348U - Claim Handler: Yap, Weijoe

Approved:124795.00:To Commence repairs. Approval based on LKK recommendation of damaged item. Repairs not to exceed repair limit of SGD \$143,000.00

### DOCUMENTS SUMMARY

There are no documents.

## Veron Chen (LKKAuto)

---

**From:** Fong, Andy-SY <Andy-SY.Fong@aig.com>  
**Sent:** Tuesday, 10 December 2019 5:28 PM  
**To:** Veron Chen (LKKAuto); Adrian Ling (LKKAuto); SUR  
**Cc:** Yap, Weijoe; Sim, Priscilla-LK; Lim, Kok-Chong  
**Subject:** RE: OD / SLU348U / DOA 1 DEC 2019

Veron,

Mandate provided in Merimen at \$124,795.00 to commence repair work. Repairs not to exceed repair limit of \$143,000.00.  
A detailed survey report is expected during finalization to justify on check items else we will only settle OD based on current mandate of \$124,795.00

Andy

---

**From:** Veron Chen (LKKAuto) [mailto:veronchen@lkkauto.com]  
**Sent:** Tuesday, December 10, 2019 5:13 PM  
**To:** Fong, Andy-SY; Adrian Ling (LKKAuto); SUR  
**Cc:** Yap, Weijoe; Sim, Priscilla-LK; Lim, Kok-Chong  
**Subject:** [EXTERNAL] RE: OD / SLU348U / DOA 1 DEC 2019

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Dear Andy,

Repairer able to undertake the repair Not Exceeding \$143,000/-

For your approval please.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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---

**From:** Fong, Andy-SY <Andy-SY.Fong@aig.com>  
**Sent:** Tuesday, 10 December 2019 2:47 PM  
**To:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Adrian Ling (LKKAuto) <adrianling@lkkauto.com>; SUR <sur@lkkauto.com>  
**Cc:** Yap, Weijoe <Weijoe.Yap@aig.com>; Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>; Lim, Kok-Chong <Kok-Chong.Lim@aig.com>  
**Subject:** RE: OD / SLU348U / DOA 1 DEC 2019

Veron,

Thank you for the revised advice, we note that both advices are above permissible repair limit of \$143,000 hence we will recommend Constructive Total Loss.

Priscilla, please take over.

Thanks  
Andy

---

**From:** Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]  
**Sent:** Tuesday, December 10, 2019 12:27 PM  
**To:** Fong, Andy-SY; Adrian Ling (LKKAUTO); SUR  
**Cc:** Yap, Weijoe; Sim, Priscilla-LK; Lim, Kok-Chong  
**Subject:** [EXTERNAL] RE: OD / SLU348U / DOA 1 DEC 2019

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Dear Andy,

According to surveyor, please note that the front bumper was dismantled and the vehicle was hoisted up and the re-inspection was conducted 7<sup>th</sup> Dec.

Please refer revised IA and photos uploaded in merimen.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

---

**From:** Fong, Andy-SY <[Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com)>  
**Sent:** Tuesday, 10 December 2019 10:21 AM  
**To:** Veron Chen (LKKAUTO) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Adrian Ling (LKKAUTO) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Yap, Weijoe <[Weijoe.Yap@aig.com](mailto:Weijoe.Yap@aig.com)>; Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>; Lim, Kok-Chong <[Kok-Chong.Lim@aig.com](mailto:Kok-Chong.Lim@aig.com)>  
**Subject:** RE: OD / SLU348U / DOA 1 DEC 2019

Dear Veron,

Please work with repairer to hoist up the vehicle for further inspection and reconfirm on the check item amount. The check item amount of \$64,757.00 is too big for AIG to provide clear direction on this OD.

Please revert by today.

Andy

---

**From:** Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]  
**Sent:** Tuesday, December 10, 2019 9:00 AM  
**To:** Fong, Andy-SY; Adrian Ling (LKKAUTO); SUR  
**Cc:** Yap, Weijoe; Sim, Priscilla-LK; Lim, Kok-Chong  
**Subject:** [EXTERNAL] RE: OD / SLU348U / DOA 1 DEC 2019

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

Dear Andy,

Please refer email from Premium Automobile.

Kindly advise.



Mon 9/12/2019 6:04 PM

Premiumauto Claims <claims@premiumauto.com.sg>

RE: OD CLAIM FOR SLU 348 U ON 1/12/2019, VEHICLE IN

To Veron Chen (LKKAuto); SUR

Cc Admin A; nora.khai@premiumauto.com.sg; 'Allan Wu'; Claims

Dear Veron,

As per our discussion, In order to confirm on other damage parts such as lock carrier attachment parts, turbo char

We are required to further dismantle out the lock carrier to do the confirmation. Kindly advise us.

Best Regards,  
Kee Siang  
Claims Advisor

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Veron Chen (LKKAuto)

Sent: Monday, 9 December 2019 1:58 PM

To: Fong, Andy-SY <Andy-SY.Fong@aig.com>; Adrian Ling (LKKAuto) <adrianling@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Yap, Weijoe <Weijoe.Yap@aig.com>; Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>; Lim, Kok-Chong <Kok-Chong.Lim@aig.com>

Subject: RE: OD / SLU348U / DOA 1 DEC 2019

Dear Andy,

Thank you for the email.

Repairer still working on it.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**From:** Fong, Andy-SY <[Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com)>

**Sent:** Monday, 9 December 2019 1:53 PM

**To:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Cc:** Yap, Weijoe <[Weijoe.Yap@aig.com](mailto:Weijoe.Yap@aig.com)>; Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>; Lim, Kok-Chong <[Kok-Chong.Lim@aig.com](mailto:Kok-Chong.Lim@aig.com)>

**Subject:** RE: OD / SLU348U / DOA 1 DEC 2019

Dear all,

Please revert.

Andy

---

**From:** Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

**Sent:** Thursday, December 05, 2019 4:55 PM

**To:** Fong, Andy-SY; Adrian Ling (LKKAuto); SUR

**Cc:** Yap, Weijoe; Sim, Priscilla-LK

**Subject:** [EXTERNAL] RE: OD / SLU348U / DOA 1 DEC 2019

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

Dear Andy,

We will check and revert.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**From:** Fong, Andy-SY <[Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com)>

**Sent:** Thursday, 5 December 2019 4:43 PM

**To:** Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Cc:** Yap, Weijoe <[Weijoe.Yap@aig.com](mailto:Weijoe.Yap@aig.com)>; Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>

**Subject:** OD / SLU348U / DOA 1 DEC 2019

Dear LKK,

While we review the policy coverage. Please work with repairer to find out if the vehicle can be restored within the repair limit of \$143,000 based on New For Old Value.

We await your respond.

Andy

**LKK Auto Consultants Pte Ltd** (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

To: AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way #08-16  
Singapore 079120

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Yap, Weijoe

Date: 10 Dec 2019

**Preliminary Advice**

Vehicle No	: SLU348U	Accident Date	: 01/12/2019
Make	: AUDI A6	Policy No.	: 1700076736
Assignment Date	: 04/12/2019	Excess	: S\$800.00
Date of Inspection	: 03/12/2019	Est. Duration of Repair	: 40.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages front portion, n/s body and undercarriage and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	222,783.00
Revised Amount	:S\$	124,795.00
Check Items (Estimated)	:S\$	43,380.00
Total	:S\$	168,175.00

Lump Sum Repair	:S\$	
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**Total Loss Consideration**

New for Old Value	:S\$	222,000.00
Pre-Accident Value	:S\$	142,000.00
COE / PARF Rebate	:S\$	78,423.00
Salvage Value	:S\$	
Margin for Repair (New For Old Value)	:S\$	143,577.00
Margin for Repair (Pre-Accident Value)	:S\$	63,577.00

**Remarks**

( ) The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.

( ) The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

( X ) Other comments :  
Margin for repair (Pre-Accident Value) is \$63,577.00  
Margin for repair (New for Old Value) is \$143,577.00

**LKK Auto Consultants Pte Ltd** (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

To: AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way #08-16  
Singapore 079120

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Lim, Sheng Yang

Date: 04 Dec 2019

**Preliminary Advice**

Vehicle No	: SLU348U	Accident Date	: 01/12/2019
Make	: AUDI A6	Policy No.	: 1700076736
Assignment Date	: 04/12/2019	Excess	: S\$0.00
Date of Inspection	: 03/12/2019	Est. Duration of Repair	: 40.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages front portion, n/s body and undercarriage and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	222,783.00
Revised Amount	:S\$	106,322.00
Check Items (Estimated)	:S\$	64,757.00
Total	:S\$	171,079.00

Lump Sum Repair :S\$

**Total Loss Consideration**

New for Old Value	:S\$	222,000.00
Pre-Accident Value	:S\$	142,000.00
COE / PARF Rebate	:S\$	78,423.00
Salvage Value	:S\$	
Margin for Repair (New for Old)	:S\$	143,577.00
Margin for Repair (Pre-Accident Value)	:S\$	63,577.00

**Remarks**

☐ The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.

☐ The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

☒ Other comments :Kindly advice on offer repair cost to repairer.

Margin for repair (Pre-Accident Value) is \$63,577.00

Margin for repair (New for Old Value) is \$143,577.00

## Veron Chen (LKKAuto)

**From:** Veron Chen (LKKAuto)  
**Sent:** Friday, 6 December 2019 12:51 PM  
**To:** Yap, Weijoe; Lim, Kok-Chong; SUR  
**Cc:** Koh, Victor-CK; Parthiban, Theerthan; Lim, Sheng Yang; Mohd Rizal, Nur Mariah Huibrechts; SUR  
**Subject:** RE: - Coverage confirmed/SLU348U

Dear Wei Joe,

Noted with thanks.

Best Regards,

**Veron Chen** | Case Handler

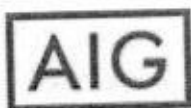
**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**From:** Yap, Weijoe <Weijoe.Yap@aig.com>  
**Sent:** Friday, 6 December 2019 12:04 PM  
**To:** Lim, Kok-Chong <Kok-Chong.Lim@aig.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>  
**Cc:** Koh, Victor-CK <Victor-CK.Koh@aig.com>; Parthiban, Theerthan <Theerthan.Parthiban@aig.com>; Lim, Sheng Yang <ShengYang.Lim@aig.com>; Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>; SUR <sur@lkkauto.com>  
**Subject:** - Coverage confirmed/SLU348U



This is a secure, encrypted message. To read it, open the attachment.

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Esta é uma mensagem criptografada segura. Para lê-lo, abra o anexo.

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[More Info](#)

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**- Coverage confirmed/SLU348U**

From: Yap, Weijoe  
To: Lim, Kok-Chong, Veron Chen (LKKAUTO)  
Cc: Koh, Victor-CK, Parthiban, Theerthan, Lim, Sheng Yang, Mohd Rizal, Nur Mariah Huibrechts, SUR  
Sent: 6/12/2019 12:03:49 PM

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Dear Veron,

Coverage has been confirmed.

Please be inform that the final excess amount will be S\$800.00.

Excess:	S\$800.00
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Aside Kok Chong,

Appreciate if you can assist on the **Adjuster Mandate Request** on urgent basis.

Insured would like to have his replacement car by today.

Thankyou

Best Regards.

Yap Wei Joe ( Joe )

AIG

Recovery Representative,

Auto Claims Recovery

Tel 8001206556 Ext 1012220

E: [GRS-ExpressRecovery@aig.com](mailto:GRS-ExpressRecovery@aig.com) | [www.aig.com](http://www.aig.com)

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report	02/12/2019 11:42
Date Of Accident	01/12/2019 17:30
Exact Location Of Accident	SERANGOON RD UNDERPASS NEAR POIZ CENTRE
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLU348U
<b>Insured/Policyholder</b>	
Name Of Registered Owner	KHIU SHEN WOO JOSHUA
NRIC No	S0007076I
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-98186262
Alternative Phone No	OTHERS-98186262

### Vehicle Particulars

Manufacturer	AUDI
Model	A6 1.8 TFSI S TRONIC
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USAGE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	1700076736-02
Cover Note Number	

### Driver

Name of Driver	KHIU SHEN WOO JOSHUA
NRIC No	S0007076I
Date Of Birth	05/04/1953
Occupation	INDOOR
Date Of Driving Pass	02/08/1974
Driving Experience	45 YEARS AND 3 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-98186262
Fax Number	
Contact Number	OTHERS-98186262
Email Address	NOEMAIL