

Shirley Hiew (LKK Auto)

From: Bryan Ang (LKKAuto)
Sent: Wednesday, 8 January 2020 12:59 pm
To: Azlan, Syazairdina; Sim, Priscilla-LK
Cc: Shirley Hiew (LKK Auto)
Subject: RE: FBJ 5873M / OD / 6081741381SG
Attachments: FBJ 5873M.pdf

Dear Priscilla / Syaza

Further to my email below.

An interview statement of the insured rider was recorded last Friday. Briefly, the insured rider informed me that he is currently working as a food delivery rider. Whenever he receives delivery orders, he will use the insured motorcycle to deliver. At the material time of accident, he informed me that he had completed his delivery and was on his way home. He was however unable to recall the location of the last delivery prior to the accident.

I have attached in this email the signed statement, the police report pertaining to the loss of his driving licence and also the police investigation result for your further follow up.

We will proceed to close this case and submit our survey report under total loss.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Bryan Ang (LKKAuto)
Sent: Thursday, 2 January 2020 10:04 AM
To: 'Azlan, Syazairdina' <Syazairdina.Azlan@aig.com>; Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>
Cc: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Subject: RE: FBJ 5873M / OD / 6081741381SG

Dear Syaza

Insured rider has not made any arrangement to meet me yet.

Will call him later to check.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Azlan, Syazairdina <Syazairdina.Azlan@aig.com>
Sent: Thursday, 2 January 2020 9:04 AM
To: Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Subject: RE: FBJ 5873M / OD / 6081741381SG

Dear Bryan,

May I get an update on below.

Thank you.

Thanks and regards,

Syaza Irdina Azlan

AIG

Express Claims Adjuster II, Singapore FNOL, Claims Operations – Auto
SG Claims Operations | AIG Asia Pacific Insurance Pte. Ltd.

[Tel:8001206556](tel:8001206556) | Ext:1012205

Syazairdina.Azlan@aig.com | www.aig.sg

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Monday, December 30, 2019 3:53 PM

To: Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>; Azlan, Syazairdina <Syazairdina.Azlan@aig.com>

Cc: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Subject: [EXTERNAL] RE: FBJ 5873M / OD / 6081741381SG

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

Dear Priscilla

For your information, I spoke to the rider this morning and he informed me that he will arrange a time for me to meet him.

Will update you again when his statement is secured.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>

Sent: Monday, 30 December 2019 3:42 PM

To: Azlan, Syazairdina <Syazairdina.Azlan@aig.com>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: RE: FBJ 5873M / OD / 6081741381SG

+ Express Team

Is this a total loss claim ?

There is two issue, licence / policy coverage as per below e-mail.

Please do not confirm coverage.

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1755
priscilla-lk.sim@aig.com | www.aig.sg



From: Sim, Priscilla-LK
Sent: Monday, December 30, 2019 3:39 PM
To: SUR
Cc: Bryan Ang (bryanang@lkkauto.com)
Subject: RE: FBJ 5873M / OD / 6081741381SG

Hi Bryan

Kindly also obtain driver renewed driving licence.

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1755
priscilla-lk.sim@aig.com | www.aig.sg



From: Sim, Priscilla-LK
Sent: Friday, December 27, 2019 3:42 PM
To: SUR (sur@lkkauto.com)
Subject: FW: FBJ 5873M / OD / 6081741381SG

Hi Bryan

As per our Underwriter's advice below.

Kindly obtain statement pertaining the date of accident, whether leisure / food delivery.

Priscilla Sim LK

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1755

priscilla-lk.sim@aig.com | www.aig.sg



From: Bucasan, HowardAndrew
Sent: Friday, December 27, 2019 3:28 PM
To: Sim, Priscilla-LK; AIG SGP, PL-UW Team
Subject: RE: FBJ 5873M / OD / 6081741381SG

Hi Priscilla,

We do not cover Food Panda, Grab food, or similar delivery service on our motorcycle policies.

Regards,

Bucasan, Howard Andrew
AIG
Underwriting Executive

Advance leave notification: NA



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From: Sim, Priscilla-LK
Sent: Friday, December 27, 2019 2:45 PM
To: AIG SGP, PL-UW Team
Subject: FBJ 5873M / OD / 6081741381SG

Hi

The Motorcycle policy is only for private usage ? any special endorsement for Grab Food Service i.e. Delivery ?



CERTIFICATE OF INSURANCE

MOTORCYCLE AUTOVANTAGE MOTORCYCLE

Name of Policyholder : MOHAMED ISKANDAR BIN ABDUL HAMID
Period of Insurance : 16 Jul 2019 To 15 Jul 2020
Engine No. : M464M0010679
Chassis No. : ZAPM4640100007211

Vehicle No. : FBJ5873M
Policy No. : 1800077321-01
Endorsement No. :
Issued Date : 12 Jul 2019

ABOUT THE COVER

Make/Model : PIAGGIO GILERA RUNNER ST 200
Engine Capacity/Tonnage : 198.00 CC
Sum Insured : Market Value
First Year of Registration : 2014
Driver Restriction : Named Driver Basis
Off Peak Car : No
Insuring with COE/PAF : Yes
Person or Classes of Persons Entitled to Drive* :
a) The Policyholder
b) Any person who is named as a "named driver" under this Policy

Brief Details.

My name is MUHAMMAD FIRDAUS BIN MOHAMED RASHID and I am the sub rider of my vehicle FBJ5873M. I am using the vehicle for Food Panda delivery business. On 9/10/2019 at about 1330 h was riding on the extreme left lane of North Bridge Road. As I was approaching the junction of North Bridge Road and Middle Road, a taxi vehicle SHC7920M which was travelling on the lane on my right tried making an illegal left turn into Middle Road, even though the lane the taxi was on was not allowed to make that turn. As a result, I collided into the left of the taxi head on as I intended to travel straight on the lane I was on. Both our vehicles then stopped and the taxi driver alighted.

I lost control of my vehicle after the collision and after my vehicle stopped in motion, I dismount. I called for an ambulance and I was transported to Raffles Hospital for treatment. I was given 5 days medical leave and suffer from shoulder strains. My vehicle is now in the workshop. I believe the taxi driver to be at fault for this accident. I have a witness namely BOBBY (HP 90665858), who saw what happened.

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

78 Shenton Way #08-16 Singapore 079120

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priscilla-lk.sim@aig.com | www.aig.sg



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