

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Wednesday, November 11, 2020 10:20 AM
To: Ler, Bernard-JQ
Cc: Admin A
Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Dear Bernard,

Noted your instructions.

We have re-sought mandate via Merimen.

Your approval please.

Sorry for the inconvenience caused.

Thank you.

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,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Wednesday, November 11, 2020 10:15 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Khanchna,

The agreement does not hold anymore since the repair is not carried out at insured's workshop.

Please make sure you explain to TP in detail as per our previous email. You may reseek mandate in merimen.

Thanks.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ

Sent: 12 March 2020 15:34

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Dear Khanchna,

As spoken, since TP is not doing his repair at insured's workshop, the agreement does not hold anymore. Policy is effective in this case.

You may proceed to negotiate on insured's behalf and let him decide whether to settle the claim. If insured decides not to settle the claim, we have no choice but to settle it under AIG policy.

Please keep me update on the progress.

Thanks.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: 12 March 2020 15:16

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

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

Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Dear Bernard,

The above matter and your e-mail below refers.

Our Insured said that the name of the workshop is Sau Hock.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Wednesday, 11 March 2020 3:37 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Khanchna,

Please clarify insured's workshop is which workshop.

I Yeo Choon Kiong NIRC S1670481D Car Owner of vehicle number SGF 999 accident with another car SLS 8609A Car Owner Ker Eng Ling NRIC S82868 around 9am @ Alexandra road.

I Yeo Choon Kiong NIRC S1670481D is offering a private settlement with Ker Eng Ling NRIC S8286829A. I will be paying for all the damages repair of Ker Eng Ling's car Replacement car will be provided during this period of repairing of Ker Eng Ling's car. Ker Eng Ling NRIC S8286829A has agree with this agreement. Both party was not injure Ker Eng Ling NRIC S8286829A will be doing IDAC reporting for documentary pu

Thanks.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: 11 March 2020 12:11

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

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

Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Dear Bernard,

We refer to the above matter and e-mail below.

Our Insured does not want to do private settlement with Third party because he is unable to pay the claim amount on his own.

Insured wants AIG to proceed to handle and settle the Third party claim.

As informed in our e-mail dated 2/3/2020, please take note that Insured had signed an agreement with Third party to pay all damages to Third party vehicle.

Please advice if we may proceed to do Direct settlement or whether there is policy issue.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Monday, 2 March 2020 1:55 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Khanchna,

Since OI has agreed to pay for all the losses incurred by TP, you may advise OI to settle accordingly with TP.

Additionally, you may advise OI that under policy T&C, he/she is not supposed to admit liability and it may lead to breach of policy T&C.

Thanks.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: 02 March 2020 10:48

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

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

Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Dear Bernard,

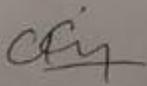
We refer to the above matter and your e-mail below.

In summary, Third party alleged that he was on the left lane and Insured had from center lane collided into his vehicle. Whereas, Insured alleged that he was driving in his lane but Third party had side-swiped his vehicle. There are no video from both parties. As such, we opine that liability is on 50% basis between both parties for side-swipe.

However, we noted that there is an agreement(appended below) between Insured and Third party and Insured stated that he wants the Third party to bring the vehicle to his workshop and he will pay for all damages to the Third party.

I Yeo Choon Kiong NRIC S1670481D Car Owner of vehicle number SGF 9992M has meet into an accident with another car SLS 8609A Car Owner Ker Eng Ling NRIC S8286829A on 22 Jan 2020 around 9am @ Alexandra road.

I Yeo Choon Kiong NRIC S1670481D is offering a private settlement with Ker Eng Ling NRIC S8286829A. I will be paying for all the damages repair of Ker Eng Ling's car at my own workshop. Replacement car will be provided during this period of repairing of Ker Eng Ling's car. Ker Eng Ling NRIC S8286829A has agree with this agreement. Both party was not injure during this accident. Ker Eng Ling NRIC S8286829A will be doing IDAC reporting for documentary purpose.



Yeo Choon Kiong NRIC S1670481D
22 Jan 2020



Ker Eng Ling NRIC S8286829A
22 Jan 2020

As per the terms and conditions of Insured's policy, Insured should obtain prior written consent from AIG before "admission of liability, payment to or agreement with third party".



POLICY TERMS AND CONDITIONS

Any admissions of liability, payment to or agreement with third parties must be with Our prior written consent.

Please advise if Insured had breached his Insurance policy terms and conditions or not and if yes, to repudiate accordingly.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: khanchna@lkkauto.com | Fax: 6741-4108

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

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Wednesday, 26 February 2020 10:20 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Khanchna,

What is your understanding of this matter? Please provide your recommendation.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: 25 February 2020 17:12

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

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

Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Dear Bernard,

We refer to the above matter and our e-mail below.

Please be informed that Third party is chasing for liability clearance.

Please advice if there is any policy issue.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Thursday, 20 February 2020 11:03 AM

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

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

Subject: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

AIG REF: **TP** / 9399979073SG

Dear Bernard,

We refer to the above matter and attachment herein.

Please take note that Insured had confirmed to Third party via letter (as attached) that he will be paying for all the damages incurred to Third party.

Please advice if there is any policy issue.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

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