

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)
Sent: Monday, 31 August 2020 4:22 PM
To: LUVAYN@GMAIL.COM
Subject: ACCIDENT INVOLVING SLL 6663S AND SGK 4972C ON 05/03/2020

Our Ref: CC6/AIG20004018/Aba3

31 AUGUST 2020

AMANDA JILLIAN TOH TONG JIE

Dear Sir/Madam,

ACCIDENT INVOLVING SLL 6663S AND SGK 4972C ON 05/03/2020

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **11/09/2020**, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)
Sent: Friday, 4 September 2020 10:49 AM
To: Kai Motor
Cc: Admin A
Subject: RE: SGK 4972 C //LKK REF: CC6/AIG20004018/Aha3

WITHOUT PREJUDICE

Dear Sir/Mdm,

Please be informed that since our insured is adamant the accident occurred after she completed lane change and continued to drive, BOLA 15 cannot apply based on insured's version. Noted in your client's scene photos that our insured vehicle was already inside the left lane though slanted slightly to the left. Insured may be keeping more to the right after the lane change and the impact resulted in vehicle slanting to the left.

Next, the damage areas are bumper to bumper, thus BOLA 27 will apply in the absence of evidence to prove otherwise.

We have our principal's instructions to maintain our rejection unless there are new evidence from you.

Thanks

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Kai Motor <kaimotor@gmail.com>

Sent: Monday, 24 August 2020 5:08 PM

To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: SGK 4972 C //LKK REF: CC6/AIG20004018/Aha3

Hi,

Kindly forward your offer to us ASAP.

Or let me have AIG Oic email.

Have a nice day with thanks.

祝您有美好的一天。🌸

Ms Kym

On Thu, 11 Jun 2020 at 17:07, Kai Motor <kaimotor@gmail.com> wrote:

Hi,

Kindly forward your offer to us ASAP.

Or let me have AIG Oic email.

Have a nice day with thanks.

祝您有美好的一天。🌸

Ms Kym

On Tue, 9 Jun 2020 at 18:40, Kai Motor <kaimotor@gmail.com> wrote:

Hi,

Kindly forward your offer to us ASAP.

Or let me have AIG Oic email.

Have a nice day with thanks 🍀

Ms Kim

Jasper Chua (LKK Auto) <jasperchua@lkkauto.com> 于 2020年5月5日周二 下午5:34写道:

Without Prejudice

Dear Sir/ Madam,

We refer to the subject matter.

Please be informed that our principal had further reviewed the matter and based on the available information at hand, your client reported that our insured were cutting lane and jammed break while our insured reported that he was rear-ended.

Kindly refer to our insured's statement as attached for your reference.

As such, we have our principal's instruction and that we are unable to look into your client's claim unless there is evidence to prove that our insured's is cutting lane.

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,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Kai Motor [<mailto:kaimotor@gmail.com>]

Sent: Tuesday, 5 May, 2020 12:47 PM

To: Vic (LKKAuto); Admin-D (LKKAuto); Hsiao Tong (LKKAuto); Admin A

Subject: Re: SGK 4972 C //LKK REF: CC6/AIG20004018/Aha3

Hi all,

Awaiting for reply.

Have a nice day w thanks.



Ms Kim

On Mon, 27 Apr 2020 at 14:06, Kai Motor <kaimotor@gmail.com> wrote:

陆况 · 修路 · 路障碍物 ·

Kai Motor <kaimotor@gmail.com> 于 2020年4月27日周一 下午1:58写道:

Hi All,

Awaiting for reply.

Have a nice day w thanks. 🌸

Ms Kim

On Mon, 20 Apr 2020 at 11:30, Kai Motor <kaimotor@gmail.com> wrote:

Hi Sir,

Kindly Cc
to me and
AIG OIC.

Amended

Attn: The Motor Claims Department
Your Insured veh no : SLL 6663 S
AIG ASIA PACIFIC INSURANCE PTE LTD.
78 Shenton Way
07-16 Chartis Building
Singapore 079120

WITHOUT PREJUDICE

(By Email Only)

Date : 13/04/2020

Dear Sir / Madam

Final Cost of repair Toyota Yaris No SGK 4972 C & SLL 6663 S on 05/03/2020@14:20:00

To Supply:-

Total Lumpsum As Of Repair Costs Recommended By Surveyor And

Agreed By Ourselves : \$4,100.00

GST 7% \$ 287.00

\$4,387.00

Attn: The Motor Claims Department

Your Insured veh no : SFS 9936 U

AIG ASIA PACIFIC INSURANCE PTE LTD.

78 Shenton Way

07-16 Chartis Building

WITHOUT PREJUDICE

(By Email Only)

Singapore 079120

Date : 13/04/2020

Dear Sir / Madam

Final Cost of repair Toyota Yaris No SGK 4972 C & SLL 6663 S on 05/03/2020@14:20:00

To Supply:-

We have been authorised by M/s COOKING ART INDUSTRIES PTE LTD , the owner of vehicle claim against the party / parties responsible for the damages arising from number SGK 4972 C, to the above mentioned accident. </t

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Have a nice day with thanks.

祝您有美好的一天。

Ms Kym

Kai Motor Trading

Blk 3007 Ubi Rd 1 #01-440
Singapore 408701
Telephone: 6747 4006

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Have a nice day with thanks.

祝您有美好的一天。

Ms Kym

Kai Motor Trading

Blk 3007 Ubi Rd 1 #01-440
Singapore 408701
Telephone: 6747 4006

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Have a nice day with thanks.

祝您有美好的一天。

Ms Kym

Kai Motor Trading

Blk 3007 Ubi Rd 1 #01-440

Singapore 408701

Telephone: 6747 4006

Jasper Chua (LKK Auto)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Thursday, 3 September 2020 3:56 PM
To: Jasper Chua (LKK Auto)
Subject: RE: Your Ref: 4248793191SG -

Hi Jasper,

Since insured is adamant the accident occurred after she completed lane change and continued to drive, BOLA 15 cannot apply based on insured's version. Noted in TP's scene photos that OIV was already inside the left lane though slanted slightly to the left. Insured may be keeping more to the right after the lane change and the impact resulted in OIV slanting to the left.

The damage areas are bumper to bumper, thus BOLA 27 will apply in the absence of evidence to prove otherwise.

Please proceed to reject claim. To review if there are new evidence from TP.

Thank you.

Best regards,
Loh Chee Heng
AIG

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

AIG Building, 78 Shenton Way #09-16 Singapore(079120)
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.aig.sg

From: Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]
Sent: Monday, 31 August 2020 4:18 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: [EXTERNAL] RE: Your Ref: 4248793191SG -

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

Dear Chee Heng,

TP do not accept our rejection based on BOLA 27. They insist that our insured did change lane at the point of accident. There is no any other evidences other than the scene photos provided.

We have called and talk to OI : Amanda Jillian Toh Tong Jie. She admit that she got change lane, but the collision is not right after she change. She say after she continued to drive after she changed lane , then suddenly hit from behind by TP. According to her , TP is in high speed. She do not have any camera video footage either. She is strongly dispute on the liability .

Next, We spoke to the Insured's workshop (CHEW GOON) and there's still no update on liability from HL Assurance to them.

Kindly have your further instructions on this matter.

Best Regards,
Jasper Chua | Case Handler
LKK Auto Consultants Pte Ltd

From: Loh, Chee-Heng [<mailto:Chee-Heng.Loh@aig.com>]
Sent: Friday, 27 March, 2020 10:09 AM
To: Vic (LKKAuto)
Cc: Admin A
Subject: RE: Your Ref: 4248793191SG -

Hi Vic,

Noted that the scene photos corroborated TP's sketch plan. Did insured insist that insured did not change lane?

You may proceed to reject based on BOLA 27 if insured did not change lane and TP unable to prove BOLA 15.

Thank you.

Best regards,
Loh Chee Heng
AIG

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

AIG Building, 78 Shenton Way #08-16 Singapore(079120)
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.aig.sg

From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]
Sent: Thursday, 26 March 2020 4:15 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: [EXTERNAL] Your Ref: 4248793191SG -

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

Dear Chee Heng,

We refer to the subject matter.

It was reported by Insured that she was rear-ended by TP vehicle.

TP driver reported that our Insured suddenly cut into his lane and jammed brakes, resulting his vehicle to hit the rear of Insured vehicle.

As such, we had checked for TP evidence and there were no video footage available but the TP repairer only managed to provide the scene photos at the material time (please see attached scene photos). TP repairer informed us that their client insisted that our Insured is at fault on the matter.

Based on TP scene photos, we observed that the Insured vehicle was in a slanting position which suggest likely that the Insured vehicle may have changed lane.

We had spoken to the Insured's workshop (CHEW GOON) and was informed that they helped Insured filed a TP claim and the vehicle was already surveyed. However, there was no update on liability yet and CHEW GOON will be forwarding their claim to HL Assurance soon.

In view of the above, we may have your opinion on the liability since both parties have no further video footage to provide. Can we follow BOLA 27 in which our Insured was ahead of the TP vehicle.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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