

**ACCIDENT INVOLVING SHA 1914G AND SKT 2951G ON 13/08/2020**

Asher Sng (LKKAuto) &lt;AsherSng@lkkauto.com&gt;

Fri 11/20/2020 3:16 PM

**To:** Kazali Haji Selahudin <kazali@cdge.com.sg> 1 attachments (5 MB)

Video - Accident.MP4;

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Sir/Mdm,

We refer to the above matter.

**ACCIDENT INVOLVING SHA 1914G AND SKT 2951G ON 13/08/2020**

We attached here with a copy of our insured's video footage for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client travel in between 2 lane and cut into our insured lane.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

**Asher Sng** | Case Handler**LKK Auto Consultants Pte Ltd**email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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.***

**RE: (Claims details) Wee Kuei Koon ( SR: Mimi Lee ) policy no. 2100413837 - AIG Ref: #9335410768SG003#027# LKK REF : CC4/AIG20008438/T1es3**

Goh, Jeremy <Jeremy.Goh@aig.com>

Mon 11/9/2020 2:54 PM

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

Hi Asher,

Please proceed to reject claim, can you get confirmation from TPWS they will withdraw the claim, as I need to mark off in system the reserve.

Thanks and REgards

**Jeremy Goh**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1767

[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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

**Sent:** Monday, November 9, 2020 2:51 PM

**To:** Goh, Jeremy <Jeremy.Goh@aig.com>

**Subject:** [EXTERNAL] Re: (Claims details) Wee Kuei Koon ( SR: Mimi Lee ) policy no. 2100413837 - AIG Ref: #9335410768SG003#027# LKK REF : CC4/AIG20008438/T1es3

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

Hi Jeremy,

We refer to the above matter.

Based on insured video, third party travel in between 2 lane and cut into our insured lane and collided with insured vehicle.

We are of the opinion that the liability is not third party favour.

In view of the above, we are intending to reject TP claim.

**For your approval/ comments/ instruction.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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

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**From:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Sent:** Thursday, October 29, 2020 11:37 AM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: (Claims details) Wee Kuei Koon ( SR: Mimi Lee ) policy no. 2100413837 - AIG Ref: #9335410768SG003#027# LKK REF : CC4/AIG20008438/T1es3

Dear Asher,

I have spoken with Insured on this matter.

Please give me your liability assessment on this case.

Video shows that TP vehicle was straddling both lanes and changed lane without proper signaling.

By BOLA, the case is outright reject unless damages are incurred on the bumper.

Is the TPWS pursuing the matter. Do let me know.

Thanks and Regards

**Jeremy Goh**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1767

[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com) | [www.aig.sg](http://www.aig.sg)

**Advanced Leave Notification:**

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Monday, October 26, 2020 2:28 PM

**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Paramchand, Varsha <[Varsha.Paramchand@aig.com](mailto:Varsha.Paramchand@aig.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] RE: (Claims details) Wee Kuei Koon ( SR: Mimi Lee ) policy no. 2100413837 - AIG Ref: #9335410768SG003#027# LKK REF : CC4/AIG20008438/T1es3

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

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Asher,

FYNA, our ref CC4/AIG20008438/T1es3

*\* 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.*

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

Phone: 6841 1467 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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**From:** Goh, Jeremy [<mailto:Jeremy.Goh@aig.com>]

**Sent:** Monday, 26 October 2020 11:15 AM

**To:** Admin A

**Cc:** Paramchand, Varsha

**Subject:** RE: (Claims details) Wee Kuei Koon ( SR: Mimi Lee ) policy no. 2100413837 - AIG Ref: #9335410768SG003#027#

Dear LKK team,

Please provide me an update on the liability assessment for this case.

Please engage Insured agent, (number below) on the claim status.

Thanks and Regards

**Jeremy Goh**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1767

[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Paramchand, Varsha <[Varsha.Paramchand@aig.com](mailto:Varsha.Paramchand@aig.com)>  
**Sent:** Monday, October 26, 2020 9:16 AM  
**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>  
**Cc:** Tan, Caris-AL <[Caris-AL.Tan@aig.com](mailto:Caris-AL.Tan@aig.com)>; AIG SGP, CCU Referral <[AIGSGPCCUReferral@aig.com](mailto:AIGSGPCCUReferral@aig.com)>  
**Subject:** RE: (Claims details) Wee Kuei Koon ( SR: Mimi Lee ) policy no. 2100413837 - 9335410768SG

Hi Jeremy,

Insd mentioned camera footage showed TP at fault. Pls assist to review claim.

Tq

Varsha

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**From:** Tan, Caris-AL  
**Sent:** Friday, October 23, 2020 5:21 PM  
**To:** AIG SGP, CCU Referral <[AIGSGPCCUReferral@aig.com](mailto:AIGSGPCCUReferral@aig.com)>  
**Subject:** FW: (Claims details) Wee Kuei Koon ( SR: Mimi Lee ) policy no. 2100413837

Hi Team,

Refer to below email from C&C, the above customer has an existing policy no. 2100413837 with a claim on 13 August 2020.

Customer claimed the camera footage showed it was 3<sup>rd</sup> party fault, please assist to check with relevant team on this case again.

Thank you

Thanks & Regards  
Caris

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**From:** Joanne Leong Choy Soen [<mailto:choysoen.leong@cyclecarriage.com.sg>]  
**Sent:** Friday, October 23, 2020 4:40 PM  
**To:** Tan, Caris-AL  
**Subject:** [EXTERNAL] FW: (Claims details) Wee Kuei Koon ( SR: Mimi Lee )

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

Hi Caris,

The abovenamed customer has an existing policy no. 2100413837 with a claim on 13 August 2020.

Customer claimed the camera footage shows it's 3<sup>rd</sup> party fault, please assist to check with claims department again.

Best regards,  
**Joanne Leong**  
Officer – Business Support

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**From:** Mimi Lee  
**Sent:** Tuesday, 20 October, 2020 12:15 PM  
**To:** Ang Beng Choo  
**Cc:** Joanne Leong Choy Soen  
**Subject:** Fwd: (Claims details) Wee Kuei Koon ( SR: Mimi Lee )

Hi Beng Choo,

My customer just called me to inform that our Pandan Garden officer has look at the in-car camera, it's obviously is 3rd party fault as the taxi change lane without signal. Report has submitted.  
Please let the underwriter know, AIG should not allow the taxi to claim against Mr Wee insurance.

Thanks and Regards,

Mimi Lee  
Sales Consultant  
CYCLE & CARRIAGE KIA PTE LTD  
HP: 97726622

Begin forwarded message:

**From:** Mimi Lee <[mimi.lee@cyclecarriage.com.sg](mailto:mimi.lee@cyclecarriage.com.sg)>  
**Date:** 20 October 2020 at 12:01:13 PM SGT  
**To:** Joanne Leong Choy Soen <[choysoen.leong@cyclecarriage.com.sg](mailto:choysoen.leong@cyclecarriage.com.sg)>, Ang Beng Choo <[bengchoo.ang@cyclecarriage.com.sg](mailto:bengchoo.ang@cyclecarriage.com.sg)>  
**Subject:** Re: (Claims details) Wee Kuei Koon ( SR: Mimi Lee )

Hi Beng Choo,

I have made a called to AIG yesterday at 11.45am, the officer answer call is Shirley.  
She told me there's a 3rd party reserve amount of \$5,200 still open, have not claim and not sure will be able to claim or not.  
Understand that the current policy is without NCD protector, Shirley was telling me to submit to underwriter see whether they can allow 50% NCD or 20%.

Regards to the accident records, my customer told me is third party fault. He is waiting for Pandan Garden workshop to arrange the claim from 3rd party insurance.

Mr Wee just booked the new Sorento from us, company trade in his car, i was telling him just slight scratches not necessary to repair/claims from 3rd party, as we may do handover soon.

Mr Wee is using AIG INSURANCE Since 2015 when he purchase the current car from us, 5 years with AIG. I m trying to retain my customer to continue support AIG, I always quote insurance to my customer with NCD protector, i am not sure why during renewal the insurance didn't cover with NCD protector.

Mr Wee's new car will register in Nov/Dec. Kindly help to check with the underwriter whether able to retain the 50% NCD for Mr Wee?

Best Regards,

Mimi Lee  
Sales Consultant  
CYCLE & CARRIAGE KIA PTE LTD  
HP: 97726622

On 14 Oct 2020, at 5:33 PM, Mimi Lee <[mimi.lee@cyclecarriage.com.sg](mailto:mimi.lee@cyclecarriage.com.sg)> wrote:

Hi Joanne,

This case is 3rd party car fault. Customer is pending for Pandan Gardens claims center to arrange for 3rd part claim on the Slight scratches.

We have agreed to trade in the existing car. May not do the claims too.

Thanks and Regards,

MiMi Lee  
Sales Consultant  
Cycle & Carriage KiA Pte Ltd  
HP: 97726622

On 14 Oct 2020, at 5:29 PM, Joanne Leong Choy Soen  
<[choysoen.leong@cyclecarriage.com.sg](mailto:choysoen.leong@cyclecarriage.com.sg)> wrote:

Hi Mimi,

The abovenamed customer has an accident record on **13 August 2020** under vehicle no. **SKT2951G**, kindly confirm the following:

In view of customer's claim was with AIG, please assist to confirm the following by calling AIG agent hotline at 6419 3088 (strictly for agent only) and provide your producer code of 504671:

- 1) At fault claim / Not at fault claim;
- 2) Claim/Reserved amount for own damage / 3<sup>rd</sup> party property damage / 3<sup>rd</sup> party bodily injury;
- 3) If it's an AT FAULT claim, please confirm if existing NCD is protected with AIG.

Best Regards,  
**Joanne Leong**  
Admin Officer – Auto-Financing & Insurance

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