

## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** Friday, November 6, 2020 5:43 PM  
**To:** CHTHAM2020@GMAIL.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SKR7020X & SMF1796U ON 27/08/2020 ALONG/AT TAMPINES AVE 5 TOWARDS TRAFFIC JUNCTION

Our Ref: CC4/AIG20009214/Eks3

**THAM CHEN HOO**  
**[POLICY HOLDER]**

Dear Sir/Madam,

**ACCIDENT INVOLVING SKR7020X & SMF1796U ON 27/08/2020 ALONG/AT TAMPINES AVE 5 TOWARDS TRAFFIC JUNCTION**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

We have received a claim against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

**Kindly send us a copy of the accident video.**

Please call/e-mail us if you have further queries.

**c.c. AIG Asia Pacific Insurance Pte Ltd**  
**(Motor Claims Dept)**

***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](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

## Cecilia Chong (LKK Auto)

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**From:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Sent:** Monday, 7 June 2021 11:07 AM  
**To:** Cecilia Chong (LKK Auto)  
**Subject:** RE: YOUR REF: TP / 5776102651SG - GBB5049T / OI:SMS4637H / DOA: 19/08/2020

Hi Cecilia,

Please proceed as proposed.

Thanks.

**Best Regards,**

**Bernard Ler**  
**AIG**

Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** 04 June 2021 13:25  
**To:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Subject:** [EXTERNAL] RE: YOUR REF: TP / 5776102651SG - GBB5049T / OI:SMS4637H / DOA: 19/08/2020

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

### **2<sup>ND</sup> REMINDER**

Hi Bernard,

We refer to OI video in merimen and are in the opinion that BOLA S15 falls on TP.

Kindly let us have your instruction / approval to reject TP claim.

Thanks

**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.**

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 9 June 2021 12:11 PM  
**To:** darla@ktgroup.com.sg  
**Subject:** YOUR REF: GBB 5049T (OUR REF: CC4/AIG20008811/ga3) \*\*\* ACCIDENT INVOLVING SMS 4637H & GBB 5049T ON 19/08/2020 \*\*\*  
**Attachments:** OI VF.MP4

WITHOUT PREJUDICE

Dear Darla,

We refer to the above matter.

Attached is a copy of Our Insured video footage for your easy reference.

Based on the video, Our insured is travelling within his own lane and that your client is cutting into our insured lane and caused the collision.

In view of above, we have our principal instruction to deny liability and not able to look into this matter.

Thanks

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



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