

Jaslin Kok (LKK Auto)

From: pohkin@kgcworkshop.com.sg
Sent: Wednesday, 13 January 2021 5:00 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3
Attachments: SKQ 4570A signed DV.pdf; LOA.pdf

WITHOUT PREJUDICE

Your Ref: CC4/AIG20010171/ds3 (AIG Insured SMN 8943Z)
Our Ref: TP201005 (SKQ 4570A)

Dear Jaslin,

We refer to the above matter.

We attached herewith a copy of the signed DV and LOA for your kind attention.

Kindly let us have your settlement cheque of **\$2,650.00** in favor of "KGC Workshop Pte Ltd" within next 14 days.

Thank you.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Wednesday, 13 January 2021 4:10 PM

To: pohkin@kgcworkshop.COM.SG

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

Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Sirs/Mdm,

Thank you for acceptance.

Please duly sign the [Release Voucher](#) enclosed and return to **us(LKK)** for our necessary action.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto)

Sent: Wednesday, 13 January 2021 3:31 PM

To: pohkin@kgcworkshop.com.sg

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

Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 2,728.50
2. Loss of Use (5 days x \$100.00)	\$ 500.00
LIABILITY: 80%	\$ 2,582.80
3. LTA/GIA Search Fee	\$ 2.00
Total	\$ 2,584.80

Please confirm acceptance.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: pohkin@kgcworkshop.com.sg <pohkin@kgcworkshop.COM.SG>

Sent: Wednesday, 13 January 2021 2:11 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

Your Ref: CC4/AIG20010171/ds3 (AIG Insured SMN 8943Z)
Our Ref: TP201005 (SKQ 4570A)

Dear Jaslin,

We refer to the below e-mail and we thank you for your revise offer.

Purely towards an amicable settlement and without prolong the matter, we hereby propose settlement at global sum of **\$2,650.00**(all in).

Please review and revert.

Your prompt reply will be very much appreciated.

Thank you.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Wednesday, 13 January 2021 10:52 AM

To: pohkin@kgcworkshop.COM.SG

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

Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SMN 8943Z AND SKQ 4570A ON 21/09/2020

We refer to the above matter.

We propose settlement at a global sum of **\$2,500.00(all-in)**.

Please confirm acceptance.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: pohkin@kgcworkshop.com.sg <pohkin@kgcworkshop.COM.SG>

Sent: Tuesday, 12 January 2021 6:00 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; 'Lee, Ming-Yao' <MingYao.Lee@aig.com>

Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

Your Ref: CC4/AIG20010171/ds3 (AIG Insured SMN 8943Z)

Our Ref: TP201005 (SKQ 4570A)

Dear Jaslin,

We refer to the below e-mail and we thank you for your offer.

Please be informed that we have instruction to reject your offer of \$1,950.00.

Our customer only will settle this matter with Liability at 80%-100% in his favor and we already confirmed Liability at 80% in our customer favor on 23rd October 2020.

Purely towards an amicable settlement and without prolong the matter, we hereby propose settlement as below:-

COR	-	\$	2,728.50
Rental	-	\$	385.20 [\$180.00+7%gst x 2 days]*
Loss of use	-	\$	<u>300.00</u> (\$100.00 x 3 days, MPV, 2.0cc)*
		\$	3,413.70
@80%	-	\$	2,730.96
GIA	-	\$	<u>2.00</u>
Total	-	\$	<u>2,732.96</u>

*5 repair days.

Please review and revert.

Your prompt reply will be very much appreciated.

Thank you.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Tuesday, 12 January 2021 4:50 PM

To: pohkin@kgcworkshop.COM.SG

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

Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Your Ref: **SKQ 4570A**

Without Prejudice

LKK Ref: CC4/AIG20010171/Krs3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SMN 8943Z AND SKQ 4570A ON 21/09/2020

We refer to the above matter.

We propose settlement at a global sum of **\$1,950.00(all-in)**.

Please confirm acceptance.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto)
Sent: Monday, 28 December 2020 10:49 AM
To: pohkin@kgcworkshop.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Sir / Madam,

We are still pending approval from our principal, shall revert to you once our principal approved.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: pohkin@kgcworkshop.com.sg <pohkin@kgcworkshop.COM.SG>
Sent: Monday, 28 December 2020 10:19 AM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3
Importance: High

WITHOUT PREJUDICE

Your Ref: CC4/AIG20010171/ds3 (Your Insured SMN 8943Z)
Our Ref: SKQ 4570A

Dear Jaslin,

We refer to the above matter and our letter of demand submitted one month ago.

Is there any update on this matter?

We appreciate if you could assist expedite on this matter.

Your prompt reply will be very much appreciated.

Thank You.

Regards,
Poh Kin, Chong
Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)
Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986
E pohkin@kgcworkshop.com.sg



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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Friday, 11 December 2020 2:09 PM

To: pohkin@kgcworkshop.COM.SG

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

Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Sir / Madam,

We are currently pending approval from our principal, shall revert to you once our principal approved.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: pohkin@kgcworkshop.com.sg <pohkin@kgcworkshop.COM.SG>

Sent: Friday, 11 December 2020 1:47 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Subject: FW: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

Your Ref: CC4/AIG20010171/ds3 (Your Insured SMN 8943Z)

Our Ref: SKQ 4570A

Dear Jaslin,

We refer to the above matter and our letter of demand.

Is there any update on this matter?

Your prompt reply will be very much appreciated.

Thank You.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Friday, 27 November 2020 4:04 PM

To: pohkin@kgcworkshop.COM.SG; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Subject: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Importance: High

Without Prejudice

Dear Poh Kin,

Please be informed that this matter is now handled by my colleague, Ms Jaslin.

Hi Jaslin,

FYNA.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: pohkin@kgcworkshop.com.sg [<mailto:pohkin@kgcworkshop.COM.SG>]

Sent: Thursday, 26 November 2020 12:02 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: <letter of demand>RE: AIG REF : 3830419841SG | RE: (ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS.

SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

Your Ref: CC4/AIG20010171/ds3 (Your Insured SMN 8943Z)

Our Ref: SKQ 4570A

Dear Jia Le,

We refer to the above matter.

We attached herewith a copy of our letter of demand with supporting documents for your kind attention.

Appreciate if you could kindly let us have your offer as soon as possible.

Your prompt reply will be very much appreciated.

Thank You.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Friday, 23 October 2020 3:40 PM

To: pohkin@kgcworkshop.COM.SG

Subject: RE: AIG REF : 3830419841SG | RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Poh Kin,

We have informed our insured that we will proceed to settle at 80% liability as per our principal instruction.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: pohkin@kgcworkshop.com.sg [<mailto:pohkin@kgcworkshop.COM.SG>]

Sent: Tuesday, 20 October 2020 2:13 PM

To: 'Lee, Ming-Yao'

Cc: Jia Le (LKK Auto); Admin A

Subject: RE: AIG REF : 3830419841SG | RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

AIG Ref : 3830419841SG (Your Insured SMN 8943Z)

LKK Ref: CC4/AIG20010171/ds3

KGC Ref: SKQ 4570A

Dear Ming Yao,

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

Please be informed that we are not agree with your view that our customer also in the midst of filtering lane at the point of collision.

We attached herewith a copy of our customer video footage again and longer version footage that our customer just furnish to us, Our customer video footage clearly show our customer moving straight within the lane at the point of collision.

Our customer **already complete change lane and travelling straight within his own lane** as per below photo/video footage, Your Insured fail to keep a proper lookout and changing lane when our customer passing by. Thus, your Insured vehicle front left portion collided into our customer rear right portion.

Accident was caused by your insured's negligence and Our customer only will accept Liability at 80%-100% in his favor on this matter, failing which our customer will escalate this matter through FIDReC or Lawsuit.

Please revert.

Your prompt reply will be very much appreciated.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Thursday, 15 October 2020 9:37 AM
To: pohkin@kgcworkshop.COM.SG
Cc: 'Jia Le (LKK Auto)' <JiaLe@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>
Subject: RE: AIG REF : 3830419841SG | RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Without Prejudice

Hi Poh Kin,

We are still of the view that your client was also in the midst of filtering.

We do not have the front view video footage. Will try to obtain from our insured. Will forward to you when available.

Regards,

Lee Ming Yao, George
AIG

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

From: pohkin@kgcworkshop.com.sg <pohkin@kgcworkshop.COM.SG>
Sent: 14 October 2020 16:08
To: Lee, Ming-Yao <MingYao.Lee@aig.com>
Cc: 'Jia Le (LKK Auto)' <JiaLe@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3
Importance: High

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

WITHOUT PREJUDICE

LKK Ref: CC4/AIG20010171/ds3 (Your Insured SMN 8943Z)
Our Ref: SKQ 4570A

Dear Ming Yao,

We refer to the above matter and our e-mail dated 1st October 2020.

Please be informed our customer is strongly disagree with Liability at 50/50 with supporting point as below e-mail.

Based on your Insured rear video footage show our customer change lane from extreme left to 2nd lane from left, However our customer already complete change lane from extreme left lane to 2nd Lane from left and travelling straight within his own lane as per photo/video footage. Photo<02> Photo<03>

We believe your Insured front video footage will show our customer travelling straight within the lane and your Insured changing lane without to keep a proper lookout and collided into our customer vehicle Rear Right portion.

Please provide **your Insured front video footage** for clarification.

Please revert failing which our customer might consider escalate further.

Your prompt reply will be very much appreciated.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Wednesday, 14 October 2020 3:56 PM

To: pohkin@kgcworkshop.COM.SG

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

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Poh Kin,

Our principal had reviewed the matter and maintain for 50/50.

Hi Jia Le,

In view of video footage, TPV was still in the midst of filtering at point of collision.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Tuesday, 6 October 2020 2:40 PM

To: pohkin@kgcworkshop.com.sg

Cc: Admin A

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Poh Kin,

Enclosed herewith our insured's report for your perusal.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: pohkin@kgcworkshop.com.sg [<mailto:pohkin@kgcworkshop.COM.SG>]

Sent: Thursday, 1 October 2020 11:35 AM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

Your Ref: CC4/AIG20010171/ds3 (Your Insured SMN 8943Z)

Our Ref: SKQ 4570A

Dear Jia Le,

We refer to the above matter and we thank you for your video footage.

Please be informed our customer is not agree with Liability at 50/50 with supporting point as below e-mail.

Based on your Insured rear video footage show our customer change lane from extreme left to 2nd lane from left, However our customer already complete change lane from extreme left lane to 2nd Lane from left and travelling straight within his own lane as per photo/video footage. Photo<02> Photo<03>

We believe your Insured front video footage will show our customer travelling straight within the lane and your Insured changing lane without to keep a proper lookout and collided into our customer vehicle Rear Right portion.

Please provide your Insured front video footage for clarification.

Your prompt reply will be very much appreciated.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Monday, 28 September 2020 1:48 PM

To: pohkin@kgcworkshop.COM.SG

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

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Poh Kin,

Enclosed herewith our insured rear camera footage for your viewing. Based on video footage, both vehicles changing lane and we propose 50/50 settlement.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: pohkin@kgcworkshop.com.sg [<mailto:pohkin@kgcworkshop.COM.SG>]

Sent: Saturday, 26 September 2020 3:34 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

Your Ref: CC4/AIG20010171/ds3 (Your Insured SMN 8943Z)

Our Ref: SKQ 4570A

Dear Jia Le,

We refer to the above matter and your e-mail dated 25th September 2020 attached with below photo<01>.



<01>

Firstly, we deny your False Accusation that you allege our customer also changing lane. Based on the photo/video footage clearly show our customer moving straight ahead within his own lane (abit on left side, but still WITHIN the lane). And please take note the distance between your Insured and our customer is less than one car length.<01>

Please refer to the below photo <02>



<03>

Based on the photo<03>, it clearly shows **our customer moving straight ahead within his own lane** and suddenly our customer's vehicle rear right portion being collided by your Insured.

Both Party Version

Your Insured alleged our customer collided with your Insured while both parties were changing lanes.

Our customer reported he was travelling straight along the said road, suddenly a car encroached into his lane from the right side and collided into his car's rear right portion.

Fact

Please accept the fact that we can find out in the video footage that clearly shows:-

- **Initially both parties were travelling straight on their own lane.**
- **Your Insured failed to keep a proper lookout, started changing lane when our customer was passing by.**
- **Your Insured collided into our customer's rear right portion.**
- **Accident was caused because of your insured's negligence.**

Furthermore, even if our customer was changing lanes, our customer had already completed the lane change and was travelling straight within his own lane as per photo/video footage. The main concern is that your Insured failed to keep a proper lookout and change lanes without giving way to the approaching vehicle, causing the accident.

Thus, the accident was caused by your insured's negligence, and your allegations that our customer was also changing lanes are **TOTALLY** not the main point.

Please provide evidence or your Professional explanation to Overthrow our point failing which please confirm Liability as per BOLA 15.

We look forward to hearing from you.

Your prompt reply will be very much appreciated.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Friday, 25 September 2020 3:37 PM

To: pohkin@kgcworkshop.COM.SG

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

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Poh Kin,

From the video footage, it shows that your client vehicle also changed lane. If your vehicle was travelling straight, the position should same with the front vehicle.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: pohkin@kgcworkshop.com.sg [<mailto:pohkin@kgcworkshop.COM.SG>]

Sent: Thursday, 24 September 2020 4:52 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK

REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

Your Ref: to be advised(Your Insured SMN 8943Z)

Our Ref: SKQ 4570A

Dear Jia Le,

We attached herewith a copy of the video footage for your kind attention.

Kindly assist advise Liability as soon as possible.

Your prompt reply will be very much appreciated.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Thursday, 24 September 2020 4:46 PM

To: pohkin@kgcworkshop.COM.SG

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

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK REF : CC4/AIG20010171/ds3

WITHOUT PREJUDICE

Dear Poh Kin,

Kindly let us have a copy of video footage for our viewing.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: pohkin@kgcworkshop.com.sg [<mailto:pohkin@kgcworkshop.COM.SG>]

Sent: Wednesday, 23 September 2020 9:35 AM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK
REF : CC4/AIG20010171/ds3

Importance: High

WITHOUT PREJUDICE

Your Ref: to be advised(Your Insured SMN 8943Z)

Our Ref: SKQ 4570A

Dear Jia Le,

We refer to the above matter.

Kindly assist advise Liability as soon as possible.

Your prompt reply will be very much appreciated.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Tuesday, 22 September 2020 4:56 PM

To: pohkin@kgcworkshop.COM.SG

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD) LKK
REF : CC4/AIG20010171/ds3

Without Prejudice

Dear Poh Kin,

We refer to the above matter.

Please be informed that we are currently **pending for our principal to release OI GIA report.**

Kindly note that for liability, claim negotiation and settlement, please contact Jia Le via email.

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

To check availability of the case handler, you may contact the undersigned.

** 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 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)

From: pohkin@kgcworkshop.com.sg [<mailto:pohkin@kgcworkshop.COM.SG>]

Sent: Tuesday, 22 September 2020 4:18 PM

To: Admin A

Subject: FW: <Immediate Attention>(Pre-Repair Survey)(ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD)

WITHOUT PREJUDICE

Your Ref: to be advised(Your Insured SMN 8943Z)

Our Ref: SKQ 4570A

Dear Sirs,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD.

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

Kindly assist advise Liability on this matter.

Your prompt reply will be very much appreciated.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

E pohkin@kgcworkshop.com.sg



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From: AIG SGP, Claims-Survey <AIGSGP_ClaimsSurvey@aig.com>

Sent: Tuesday, 22 September 2020 3:23 PM

To: pohkin@kgcworkshop.COM.SG

Subject: RE: <Immediate Attention>(Pre-Repair Survey)(**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD.**

)

Hi Sir,

We'll appoint LKK to handle this case.

Thanks.

AIG Claims Survey

From: pohkin@kgcworkshop.com.sg <pohkin@kgcworkshop.COM.SG>

Sent: Tuesday, September 22, 2020 3:19 PM

To: AIG SGP, Claims-Survey <AIGSGP_ClaimsSurvey@aig.com>

Subject: [EXTERNAL] <Immediate Attention>(**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD.**

Importance: High

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

WITHOUT PREJUDICE

Your Ref: to be advised(Your Insured SMN 8943Z)

Our Ref: SKQ 4570A

Dear Sirs,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKQ 4570A AND SMN 8943Z ON 21/09/2020 AT/ALONG SEMBAWANG ROAD.

We act for **Yew Kai Long**, whose vehicle was registration number **SKQ 4570A** was damaged in the above accident.

A copy **SAS report** filed.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle.

Kindly assist advise which AIG claim officer handling this matter and the Liability on this matter.

Your prompt reply will be very much appreciated.

Regards,

Poh Kin, Chong

Claims Executive

KGC WORKSHOP PTE LTD

14 Ang Mo Kio St 63, Block B (Singapore 569116)

Tel (65) 6451 0353 / 6453 6279 | F (65) 6456 5410 | M (65) 8189 2986

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