

Shiau Chan (LKKAuto)

From: Shiau Chan (LKKAuto)
Sent: Tuesday, 27 October 2020 11:46 AM
To: Don Bong Kiong Hua; Songcuan JR Lauro Araos
Cc: Andre Chow En De; Loi Ai Ting; Jojo Cheng; Coco Lu Ting; SUR
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Dear Don,

WITHOUT PREJUDICE

Confirm final fig \$5,693.04 before excess \$300.00 and 5 repair days.

Kindly expedite the discharge voucher and tax invoice to us for close case.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>

Sent: Monday, 19 October 2020 4:15 PM

To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>; Rasul (LKKAuto) <Rasul@lkkauto.com>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>

Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Importance: High

To: Andre Chow En De <andre.chow@cyclecarriage.com.sg>

Cc: Ronnie Heng Poh Wah <ronnie.heng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Ng

Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Hi Andre,

After our in depth reviews, Front Reinforcement approved and kindly proceed to finalize this case with Thad.

Thank you

Best Regards,

LIM KOK CHONG
AIG

Senior Motor Surveyor
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120
Mobile +(65) 8876 5437

Please refer to attachment as Front reinforcement agreed by AIG.

From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Sent: Monday, 19 October 2020 4:08 PM
To: Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>; Rasul (LKKAuto) <Rasul@lkkauto.com>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

This email was sent from outside of your organisation

Dear Larry,

Please be informed that we are still pending approval from insurance. Once approve, we will send you an email.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>
Sent: Monday, 19 October 2020 3:52 PM
To: Rasul (LKKAuto) <Rasul@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>
Subject: FW: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Dear Sir/Madam,

Pls. refer to below email, **"Reinforcement, FR Bumper"** already approved by AIG.

Kindly confirm finalized amount of **\$ 5,393.04** before Gst.

Thank you so much.

Best regards,
Larry

From: Ng, Thaddaeus-HC <Thaddaeus-HC.Ng@aig.com>
Sent: Friday, 16 October 2020 4:18 PM
To: Lim, Kok-Chong <Kok-Chong.Lim@aig.com>; Andre Chow En De <andre.chow@cyclecarriage.com.sg>
Cc: Ronnie Heng Poh Wah <ronnie.heng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Fong, Andy-SY <Andy-SY.Fong@aig.com>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

This email was sent from outside of your organisation

Hi,

Kindly finalized with LKK and seek mandate for approval.

Regards,
Thaddaeus Ng
AIG

Motor Claims Surveyor
Claims|AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way #08-16 Singapore 079120
Hp +(65) 8876 5433
Thaddaeus-HC.Ng@AIG.com | www.AIG.com.sg

From: Lim, Kok-Chong <Kok-Chong.Lim@aig.com>
Sent: Friday, October 16, 2020 4:17 PM
To: Andre Chow En De <andre.chow@cyclecarriage.com.sg>
Cc: Ronnie Heng Poh Wah <ronnie.heng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Ng, Thaddaeus-HC <Thaddaeus-HC.Ng@aig.com>; Fong, Andy-SY <Andy-SY.Fong@aig.com>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Hi Andre,

After our in depth reviews, Front Reinforcement approved and kindly proceed to finalize this case with Thad.

Thank you

Best Regards,

LIM KOK CHONG
AIG

Senior Motor Surveyor
Claims|AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120
Mobile +(65) 8876 5437

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From: Fong, Andy-SY
Sent: Friday, October 16, 2020 3:19 PM
To: Andre Chow En De
Cc: Lim, Kok-Chong; Ronnie Heng Poh Wah; Coco Lu Ting; Ng, Thaddaeus-HC
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Hi Andre

Your feedback is noted, we will gather and review internally then update you of our final stand. Thank you to your and your time while we manage work remotely during this Phase 2 situation where our in house surveyors are still grounded.

Andy

From: Andre Chow En De [<mailto:andre.chow@cyclecarriage.com.sg>]
Sent: Friday, October 16, 2020 3:09 PM
To: Fong, Andy-SY
Cc: Lim, Kok-Chong; Ronnie Heng Poh Wah; Coco Lu Ting; Ng, Thaddaeus-HC
Subject: [EXTERNAL] FW: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

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Hi Andy,

Would like to bring the following OD case to your attention and for approval.

This case had been surveyed by LKK and they had photographed and awarded replacement of the damaged front reinforcement (photos as attached), as it is a safety structure.

However, AIG surveyor had rejected the part upon finalisation.

We would perhaps need clarification if such a support structure subjected to such damage does not warrant a pay out by AIG.

Thanks for taking the time to look into this.

Regards
Andre

From: Rasul (LKKAuto) <Rasul@lkkauto.com>
Sent: Wednesday, 14 October 2020 9:58 AM
To: Ng, Thaddaeus-HC <Thaddaeus-HC.Ng@aig.com>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>; Kevin Leong Wai Kit <kevin.leong@cyclecarriage.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>; Lim, Kok-Chong <Kok-Chong.Lim@aig.com>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

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Hi Thad,

As spoken, Kindly refer to attachment

The reinforcement side bracket was badly damage. Hope that you reconsider recommend to replace these parts.

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,

Rasul | Assessor

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Rasul@lkkauto.com | fax: 6841-4315

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

From: Lim, Kok-Chong [<mailto:Kok-Chong.Lim@aig.com>]

Sent: Monday, 12 October, 2020 4:50 PM

To: Don Bong Kiong Hua

Cc: Andre Chow En De; Coco Lu Ting; Edwin Abcede Caina; Kevin Leong Wai Kit; Shiau Chan (LKKAuto); Rasul (LKKAuto); Ng, Thaddaeus-HC; Songcuan JR Lauro Araos

Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Hi Don,

Please get Rasul who is the attending surveyor to liaise with Thad for approval.

Thank you

Best Regards,

LIM KOK CHONG

AIG

Senior Motor Surveyor

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Mobile +(65) 8876 5437

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From: Don Bong Kiong Hua [<mailto:kionghua.bong@cyclecarriage.com.sg>]

Sent: Monday, October 12, 2020 4:35 PM

To: Lim, Kok-Chong

Cc: Andre Chow En De; Coco Lu Ting; Edwin Abcede Caina; Kevin Leong Wai Kit; siewsc@lkkauto.com; Rasul (LKKAuto); Ng, Thaddaeus-HC; Songcuan JR Lauro Araos

Subject: [EXTERNAL] RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Importance: High

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

Hi Kok Chong,

We hope that we get your response after review this matter. (attached photo and video footage for your reference).

Hope to hear from you soon.

Don Bong
Claim Division Operations
209 Pandan Gardens
Singapore 609339



Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339
T: +65 6568 4501 • F: +65 6565 1240 • H: +65 91865202 • www.cyclecarriage.com.sg

 A member of the Institute of Cycle & Carriage

From: Ng, Thaddaeus-HC <Thaddaeus-HC.Ng@aig.com>
Sent: Monday, 12 October 2020 3:59 PM
To: Lim, Kok-Chong <Kok-Chong.Lim@aig.com>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>; Kevin Leong Wai Kit <kevin.leong@cyclecarriage.com.sg>; siewsc@lkkauto.com; Rasul (LKKAuto) <Rasul@lkkauto.com>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

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Hi KC,

Rejected was referring to Main Reinforcement both side bracket has being all while practice and repairer with understanding it repairable lest the main reinforcement bent damaged shown.

Regards,
Thaddaeus Ng
AIG

Motor Claims Surveyor
Claims|AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way #08-16 Singapore 079120
Hp +(65) 8876 5433
Thaddaeus-HC.Ng@AIG.com | www.AIG.com.sg

From: Lim, Kok-Chong <Kok-Chong.Lim@aig.com>
Sent: Monday, October 12, 2020 3:50 PM
To: Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>; Ng, Thaddaeus-HC <Thaddaeus-HC.Ng@aig.com>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>; Kevin Leong Wai Kit <kevin.leong@cyclecarriage.com.sg>; siewsc@lkkauto.com; Rasul (LKKAuto) <Rasul@lkkauto.com>
Subject: FW: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)
Importance: High

Hi Don,

Thank you for taking time to provide detailed photos for the mentioned part. We shall review it and do the needy.

Hi Thad,

For your review and necessary action.

Best Regards,

LIM KOK CHONG
AIG

Senior Motor Surveyor

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Mobile +(65) 8876 5437

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From: Don Bong Kiong Hua [<mailto:kionghua.bong@cyclecarriage.com.sg>]

Sent: Monday, October 12, 2020 3:29 PM

To: Lim, Kok-Chong

Cc: Andre Chow En De; Coco Lu Ting; Edwin Abcede Caina; Kevin Leong Wai Kit; Shiau Chan (LKKAuto); Rasul (LKKAuto); admin

Subject: [EXTERNAL] FW: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Importance: High

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Hi Kok Chong,

Would like to bring this case to your attention.

According to LKK, "The supplementary "REINFORCEMENT, FR BUMPER" not approve by AIG surveyor due to reinforcement both outer bracket cover to repair."

As can be seen from the photos, the damage to the panel is rather substantial, whereby the reinforcement has lost its shape.

We would like hence to seek for your opinion on the matter, and if necessary, the opinion of a higher authority and/or another independent surveyor.

We hope that we have AIG's understanding that rejecting this part at this juncture is extremely cumbersome as we need to update and inform customer of AIG's decision not to pay for the part.

Hope to hear from you soon.

Don Bong
Claim Division Operations
209 Pandan Gardens
Singapore 609339



Exceptional Journeys

Cycle & Carriage Singapore · 209 Pandan Gardens, Singapore 609339
T: +65 6568 4501 · F: +65 6565 1240 · H: +65 91865202 · www.cyclecarriage.com.sg

 A member of The Landmark Cycle & Carriage Group

From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Sent: Monday, 12 October 2020 2:42 PM
To: Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>; Rasul (LKKAuto) <Rasul@lkkauto.com>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

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Dear Don,

Yes.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>
Sent: Monday, 12 October 2020 2:39 PM
To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Rasul (LKKAuto) <Rasul@lkkauto.com>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)
Importance: High

Hi Shiau Chan,

Let us know which part supplementary not agreed by AIG. Is REINFORCEMENT, FR BUMPER which retail price \$134 Before discounts.

Don Bong
Claim Division Operations
209 Pandan Gardens
Singapore 609339



From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Sent: Monday, 12 October 2020 2:37 PM
To: Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>; Rasul (LKKAuto) <Rasul@lkkauto.com>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

This email was sent from outside of your organisation

Dear Don,

As spoken with you.

The supplementary "REINFORCEMENT, FR BUMPER" not approve by AIG surveyor due to reinforcement both outer bracket cover to repair.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Sent: Monday, 12 October 2020 2:08 PM
To: Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>; Rasul (LKKAuto) <Rasul@lkkauto.com>
Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>
Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Dear Larry,

WITHOUT PREJUDICE

Please be informed that the supplementary "REINFORCEMENT, FR BUMPER" not approve by AIG.

Offer final fig \$5,289.86 before excess \$300.00 & GST and 5 repair days.

Kindly check and confirm.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>

Sent: Friday, 9 October 2020 11:08 AM

To: Rasul (LKKAuto) <Rasul@lkkauto.com>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>

Subject: RE: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Additional photos

Best regards,

Larry Songcuan
Customer Service



Exceptional Journeys

Cycle & Carriage Singapore · 209 Pandan Gardens, Singapore 609339
T: +65 6568 4658 · F: +65 6565 1240 · www.cyclecarriage.com.sg

 A member of the Jardine Cycle & Carriage Group

From: Songcuan JR Lauro Araos

Sent: 09 October 2020 11:07 AM

To: Rasul (LKKAuto) <Rasul@lkkauto.com>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>

Subject: SMM3996J (MIT) - FINALIZE OD CLAIM (AIG)

Dear Rasul,

Pls. refer to attached files and photos.

Kindly confirm finalized amount of \$ **5,393.04** before Gst.

Thank you so much.

Best regards,

Larry Songcuan
Customer Service



Exceptional Journeys

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