Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)

Sent:Tuesday, 12 January 2021 9:42 AMTo:'WANGKUN1207@HOTMAIL.COM'Cc:Admin A; Hsiao Tong (LKKAuto)

Subject: ACCIDENT INVOLVING SKX 1231L & SHA 9439J ALONG/AT TAMPINES AVE 4 ON

03/10/2020

Our Ref: CC4/AIG20010653/Epa3

WANG KUN - BY EMAIL ONLY

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SKX 1231L & SHA 9439J ALONG/AT TAMPINES AVE 4 ON 03/10/2020

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 from SHA 9439J against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 7 days i.e. by 19/01/2021, 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.

Yours faithfully,

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Jaslin Kok (LKK Auto)

From: Loh, Chee-Heng < Chee-Heng.Loh@aig.com>

Sent: Monday, 11 January 2021 11:35 AM

To: Jaslin Kok (LKK Auto)

Cc: Admin A; Hsiao Tong (LKKAuto)

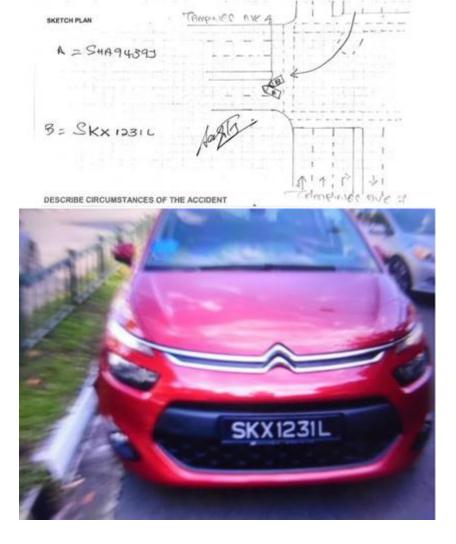
Subject: RE: 2420469134SG-003 *** LKK REF: CC4/AIG20010653/Epa3

Hi Jaslin,

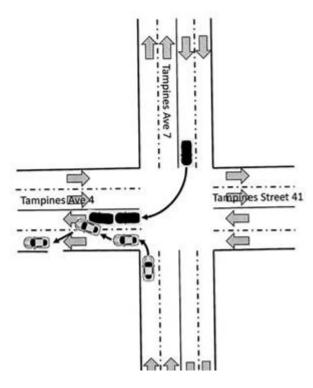
Attached below are both parties' sketch plan and scene photo. Based on the scene photo, OI's sketch plan seemed more accurate as OIV was straight and a distance from the junction.

Kindly assist to verify with OI on the position of OIV and if OI took any scene photos. To reject based on BOLA 15 if OI's sketch plan match the scene photo.

TP sketch plan and scene photo:



OI sketch plan:



Thank you.

Loh Chee Heng

Senior 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 1881 Chee-Heng.Loh@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Jaslin Kok (LKK Auto) [mailto:jaslinkok@lkkauto.com]

Sent: Monday, 11 January 2021 9:03 AM

To: Loh, Chee-Heng < Chee-Heng.Loh@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com> Subject: [EXTERNAL] RE: 2420469134SG-003 *** LKK REF: CC4/AIG20010653/Epa3

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

Dear Chee Heng

Please be informed that Third Party's video is unavailable.

Based on both parties report, we are of the view that both vehicles should exercise caution when turning. Therefore, we suggest the case to be resolved at equal liability.

Kindly let us have your approval / instructions.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Sent: Friday, 8 January 2021 5:57 PM

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

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

Subject: RE: 2420469134SG-003 *** LKK REF: CC4/AIG20010653/Epa3

Hi Jaslin,

Pls assist to follow up with third party. Thanks.

- Report Remarks Entry - CC4/AIG20010653/Epa3
Remarks
Remarks
Add
Remarks 1
☐ SHA 9439J; SKX 1231L
EST: \$5071.99 SUR: STEVE WKSP: COMFORTDELGRO ENGINEERING PTE LTD
Talked to : Jumani Vehicle : in Surveyor : Steve BEST REGARDS G.NIVITHA
☐ EMAILTO CS
☐ EMAIL TO WKSH REQUEST FOR TP VIDEO
─ We confirm the finalize \$3250 (L/S, before GST). 4 repair days.
ORIGINAL LOD IN CS FOLDER
☐ REMINDER SENT TO WKSP FOR TP VIDEO

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Sent: Thursday, 7 January 2021 1:21 PM

To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: RE: 2420469134SG-003 *** LKK REF: CC4/AIG20010653/Epa3

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 HT,

Kindly assist.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Loh, Chee-Heng < Chee-Heng.Loh@aig.com >

Sent: Thursday, 7 January, 2021 10:04 AM **To:** Admin A admin-a@lkkauto.com>

Subject: 2420469134SG-003

Dear Sir/Mdm,

We have received insured lawyer's letter, represented by C Paglar & Co to claim against third party. Letter uploaded into Merimen.

Kindly ensure insured is cleared if there is a need to offer. Third party video should give us a better assessment.

Thank you.

Loh Chee Heng

Senior 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 1881 Chee-Heng.Loh@aig.com | www.AIG.sg

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Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)

Sent: Tuesday, 2 February 2021 5:01 PM

To: Kazali Haji Selahudin

Cc: Admin A; Hsiao Tong (LKKAuto)

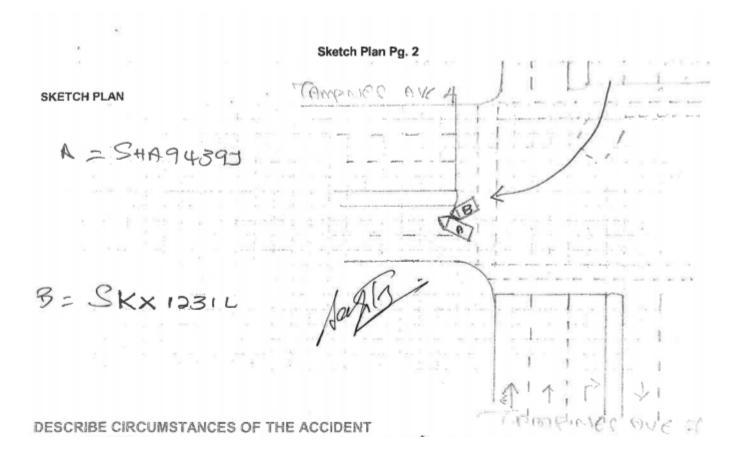
Subject: RE: ACCIDENT INVOLVING SKX 1231L & SHA 9439J ALONG/AT TAMPINES AVE 4 ON

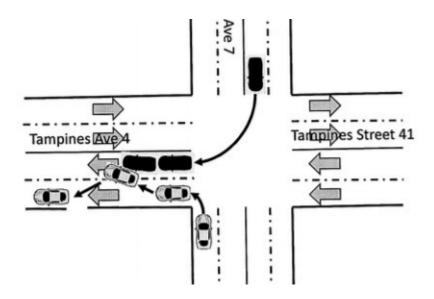
03/10/2020

WITHOUT PREJUDICE

Dear Kazali

We regret that we are unable to agree with that as both parties report shows that your driver was turning to the right lane.





Thank you. Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Kazali Haji Selahudin <kazali@cdge.com.sg>

Sent: Tuesday, 2 February 2021 4:49 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SKX 1231L & SHA 9439J ALONG/AT TAMPINES AVE 4 ON 03/10/2020

Dear Jaslin,

In the absence of available evidences, and since both parties were turning, we suggest settlement in <u>equal</u> <u>liability</u>. We are unable to agree to your principal's rejection of our claims.

Best Regards

Kazali Hj Selahudin

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8736 / Fax: 6214 1843



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

Sent: Tuesday, 2 February 2021 4:14 PM

To: Kazali Haji Selahudin < kazali@cdge.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: ACCIDENT INVOLVING SKX 1231L & SHA 9439J ALONG/AT TAMPINES AVE 4 ON 03/10/2020

CAUTION: This email originated from an external party outside ComfortDelGro. Do not click on links or open attachment unless you know the sender.

WITHOUT PREJUDICE

Dear Kazali

Based on both parties report, we are of the view that your driver was changing lane to the right and collided with our insured who was turning into own lane,

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]