

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Thursday, 12 November 2020 1:56 PM
To: FABIO2665@OUTLOOK.COM
Cc: Admin A; Hsiao Tong (LKKAuto)
Subject: ACCIDENT INVOLVING SMQ5841M & GBK4739U ALONG/AT MARRIOT TANG PLAZA TURING OUT TO SCOTT RD ON 21/10/2020

Our Ref: CC4/AIG20011469/Epa3

LEE CHEE CHENG – BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMQ 5841M & GBK 4739U ALONG/AT MARRIOT TANG PLAZA TURING OUT TO SCOTT RD ON 21/10/2020

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from GBK 4739U against your motor insurance policy.

Both parties involved have given conflict of version. Based on the available information on hand, we are of the view that both parties should exercise caution while turning into the same direction. The case would be resolved at equal liability. Therefore, we will proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **7 days** i.e. by **19/11/2020**, 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.

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

Thank you.

Best Regards,

Jaslin Kok | Admin

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)

Jaslin Kok (LKK Auto)

From: Goh, Jeremy <Jeremy.Goh@aig.com>
Sent: Friday, 13 November 2020 5:32 PM
To: Jaslin Kok (LKK Auto)
Cc: Hsiao Tong (LKKAuto); Admin A
Subject: RE: <file Review> AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020 *** LKK REF: CC4/AIG20011469/Epa3
Attachments: AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020

Thanks for the summary.

As shared earlier, please arrange for the survey with TPWS to survey the vehicle.

Once finalized, submit the report and LOD to myself and I will settle with the TPWS on this matter.

Do help to do the necessary to ensure that the TPWS is not overclaiming.

Well done and have a good weekend ahead.

Thanks and Regards
Jeremy

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Friday, November 13, 2020 5:29 PM
To: Goh, Jeremy <Jeremy.Goh@aig.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: <file Review> AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020 *** LKK REF: CC4/AIG20011469/Epa3

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Dear Jeremy

As mentioned earlier,

We have contacted OI (MR LEE) to find out what's his Third Party claim status is. However, he is not aware that he is claiming against TP. He mention that he wanted to repair his car on his own expenses initially.

We have explained to him that the Third Party has chosen to litigate the matter, which means that in the event if we lose the case, we will have to foot the legal fees and on top have to recover a Section 2 excess from him at \$2,140.00 (inclu 7% gst). And there is a high possibility we will lose the case as it has been observed that SMQ 5831 M is not at the stop line.

OI is aware that it would be resolved at equal liability.

Thank you.

Best Regards,

Jaslin Kok | Admin

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: Goh, Jeremy <Jeremy.Goh@aig.com>
Sent: Friday, 13 November 2020 4:31 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: <file Review> AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020 *** LKK REF: CC4/AIG20011469/Epa3

Hi Jaslin,

I had a talk with Jessie from Efficient Motor & Engineering Pte Ltd.

After speaking with her, I am of the opine that liability is not in our favor, but Efficient Motor & Engineering Pte Ltd is open to settling the case at between 50-100%, quantum to be decided.

I would need your help to speak with Insured driver SMQ 5841 M on this matter.

Firstly, find out what his Third Party claim status is, has it been resolved or liability has been confirmed by the other party.

Explain to him that the Third Party has chosen to litigate the matter, which means that in the event if we lose the case (which is high possibility), we will have to foot the legal fees and on top have to recover a Section 2 excess from him at \$2,140.00 (inclu 7% gst).

However, should he withdraw the Third Party claim and proceed to claim OD insurance, under the policy condition, he is able to get a 50% waiver of his Section 1 excess, which amounts to around \$963.00 (inclu of 7 % gst).

216. In-car Camera Excess Waiver

If You have installed an in-car camera in Your Vehicle, the Excess applicable to Part B Section 1 of this Policy will be waived if You are not at fault for the accident and the accident is covered under this Policy.

If you are at fault for the accident and the accident is covered under this Policy, the Excess applicable to Part B Section 1 of this Policy will be reduced by 50%.

The following conditions apply to both a full and partial waiver of the Excess as set out above:-

- Your Vehicle is involved in the accident with another vehicle
- You must provide the relevant video footage of the accident that You are involved in to us within 3 working days from the date of the accident;
- The repair of the Vehicle is carried out by one of our approved workshops;
- The assessment of liability has been finalised by Us by the time You collect Your Vehicle post repair; and
- The waiver shall only apply up to a maximum amount of \$1,000.00 above which, You will be responsible for the rest of the Excess

Now do explain to him, that we as his insurer is trying to mitigate the cost of the claim. The Third party is intending to let the matter slide, if we are able to withdraw SMQ 5841 M Third Party claim. If we are to contest, base on the scene photo provided by the Third Party, there is a high possibility we will lose the case as it has been observed that SMQ 5831 M is not at the stop line.



Do contact Insured immediate and update me after the conversation. Let me know if there is any clarification needed.

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 | www.aig.sg

Advanced Leave Notification:

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

Sent: Thursday, November 12, 2020 7:12 PM

To: Goh, Jeremy <Jeremy.Goh@aig.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: [EXTERNAL] RE: <file Review> AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020 *** LKK REF: CC4/AIG20011469/Epa3

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Dear Jeremy,

Thank you for your email.

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

Hi Hsiao Tong,

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)

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

From: Goh, Jeremy <Jeremy.Goh@aig.com>
Sent: Thursday, 12 November, 2020 11:45 AM
To: Admin A <admin-a@lkkauto.com>
Subject: <file Review> AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020

Dear LKK team,

I make reference to the case above.

Can I get an update on the case above?

I understand that it was initially a SJE direct settlement with "Efficient Motor & Engineering Works Pte Ltd".

How did it become a PRI with Vision Law LLC involved in this matter.

Can the case handler contact me, I would like to find out what happened.

As well, has Insured been informed of this matter?

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 | www.aig.sg

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Jaslin Kok (LKK Auto)

From: Admin-D (LKKAuto)
Sent: Monday, 16 November 2020 10:51 AM
To: Jaslin Kok (LKK Auto); assignments; 'Jessie Ong'
Cc: Admin A
Subject: RE: AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020

Dear Jessie,

Appointment confirm.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Monday, 16 November, 2020 10:46 AM
To: assignments <assignments@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020

Hi Assignment Team

Please confirm appointment and reply Jessie @ jessie.ong@panpacificleasing.com.sg

Thank you.

Best Regards,

Jaslin Kok | Admin

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: Jessie Ong <jessie.ong@panpacificleasing.com.sg>
Sent: Friday, 13 November 2020 6:03 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: 'Goh, Jeremy' <Jeremy.Goh@aig.com>
Subject: RE: AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020

Dear Jaslin,

Kindly arrange survey on 17/11/2020 @1pm. Driver will come & Go.

Regards,
Jessie Ong
Accident Claim Supervisor
Tel: +65 8723 3003
jessie.ong@panpacificleasing.com.sg



PAN PACIFIC VAN & TRUCK LEASING PTE LTD
EFFICIENT MOTOR & ENGINEERING WORKS PTE LTD (Workshop)
 56 Loyang Way, #06-07, Loyang Enterprise Building, Singapore 508775
www.PanPacificLeasing.com.sg

From: Goh, Jeremy <Jeremy.Goh@aig.com>
Sent: Friday, November 13, 2020 5:14 PM
To: jessie.ong@panpacificleasing.com.sg
Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: AIG Ref: #6136163738SG003#027# || Accident between SMQ 5841 M and GBK 4739 U on 21st Oct 2020

Dear Jessie, without prejudice

I thank you for your understanding over the phone.

As shared, can you arrange with LKK to survey the vehicle and finalized the repair cost.

However, please submit the LOD to me and AIG will conclude settlement with Efficient Motor on this matter.

I would like to request for GBK 4739 U to immediately withdraw the lawyer letter.

We seek your kind understanding in this matter.

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 | www.aig.sg

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