Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 9 February 2021 9:28 AM

To: Raihan14430@gmail.com

Subject: <STANDARD LETTER> OUR REF: CC4/AIG20013447/T1gs3 *** ACCIDENT

INVOLVING GBJ 183D & SHA 3434L ON 05/12/2020 ***

Our Ref: CC4/AIG20013447/T1gs3

09 FEBRUARY 2021

THONG CHEW FOOD INDUSTRIES PTE LTD
DRIVER: MUHAMMAD RAIHAN MOHD REDUAN

Dear Sir/Madam,

ACCIDENT INVOLVING GBJ 183D & SHA 3434L ON 05/12/2020

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (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.

This is to inform you that we received a Third Party Claim from SHA 3434L.

Based on the accident report and accident scenario, liability is down against us. 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 with the following evidence/s:

- 1. Accident video footage (if any)
- 2. Traffic Police Investigation Result (if any)
- 3. Accident colored Scene Photos (if any)

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.

Cecilia Chong Case Handler DID: 6749 4274 FAX: 6741 4108

EMAIL: ceciliachong@lkkauto.com

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

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong @lkkauto.com | fax: 6741-4108

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

Cecilia Chong (LKK Auto)

From: Lee, Ming-Yao < MingYao.Lee@aig.com > Tuesday, 9 February 2021 3:24 PM Sent:

Cecilia Chong (LKK Auto); Su Li (LKK Auto) To:

Cc: Admin A

RE: AIG Ref: 6752158969SG-003 | ACCIDENT INVOLVING GBJ183D (THONG CHEW Subject:

FOOD) ON 05/12/2020 > 2070159022

Hi Cecilia,

If there is PIR, please let us know.

Meanwhile, may proceed with rejection. Insured informed that there were passengers in his vehicle and also reported no aware of alleged accident.

Regards,

Lee Ming Yao, George

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 1769 Ming-Yao.Lee@AIG.com | www.AIG.sg

From: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Sent: 09 February 2021 14:25

To: Su Li (LKK Auto) <suli@lkkauto.com>; Lee, Ming-Yao <MingYao.Lee@aig.com>

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

Subject: [EXTERNAL] RE: AIG Ref: 6752158969SG-003 | ACCIDENT INVOLVING GBJ183D (THONG CHEW FOOD) ON

05/12/2020 > 2070159022

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

Dear Ming Yao,

TP have got no video footage, as TPV has been turned off. The taxi was left unattended.

Thus, TP has got no video to prove OI involvement.

Kindly let us have your instruction / approval to reject TP claim as OI reported no collision.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong @lkkauto.com | fax: 6741-4108

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

From: Su Li (LKK Auto)

Sent: Monday, 8 February 2021 5:11 PM

To: Lee, Ming-Yao < MingYao.Lee@aig.com >; Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com >

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

Subject: Re: AIG Ref: 6752158969SG-003 | ACCIDENT INVOLVING GBJ183D (THONG CHEW FOOD) ON 05/12/2020 >

2070159022

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 Cecilia,

FYNA, CC4/AIG20013447/T1gs3

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

From: Lee, Ming-Yao < MingYao.Lee@aig.com > Sent: Monday, February 8, 2021 11:42 AM
To: Admin A admin-a@lkkauto.com

Subject: FW: AIG Ref: 6752158969SG-003 | ACCIDENT INVOLVING GBJ183D (THONG CHEW FOOD) ON 05/12/2020

> 2070159022

Our ref: 6752158969SG-003

Hi LKK,

Please refer to attached and below email, please assist to request evidence from TP.

Regards,

Lee Ming Yao, George

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

AlG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1769
Ming-Yao.Lee@AlG.com | www.AlG.sg

From: Lee, Ming-Yao

Sent: 08 February 2021 11:41

To: 'Allink Insurance Agency (Claims)' <claims@allink.com.sg>

Subject: RE: AIG Ref: 6752158969SG-003 | ACCIDENT INVOLVING GBJ183D (THONG CHEW FOOD) ON 05/12/2020 >

2070159022

Hi Sir / Madam,

We refer to the letter. Content duly noted.

Please assist to inform insured that, we have received property damage claim notification from repairer of SHA3434L.

We will request for evidences from third party. Also, in event that our insured has any supporting documents, e.g. police investigation result, scene photos, please forward to us as well.

Thank you.

Regards,

Lee Ming Yao, George

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 1769
Ming-Yao.Lee@AIG.com | www.AIG.sq

From: Allink Insurance Agency (Claims) < claims@allink.com.sg>

Sent: 08 February 2021 09:02

To: Loh, Chee-Heng < Chee-Heng.Loh@aig.com; Syed-Yusoff, Saliha < Saliha.Syed-Yusoff@aig.com; Ler, Bernard-JQ < Bernard-JQ.Ler@aig.com; Lee, Ming-Yao < MingYao.Lee@aig.com; Ng, Hai-Chuan < Hai-Chuan.Ng@aig.com> Subject: [EXTERNAL] ACCIDENT INVOLVING GBJ183D (THONG CHEW FOOD) ON 05/12/2020 > 2070159022

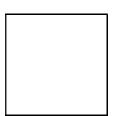
This message is from an external sender; be cautious with links and attachments.

Dear Claim Team

Please refer to the attached and advise urgently. Thank you

^{**}Please be informed that our office will be closed from 11th February 2021 to 14th February 2021 for Lunar Chinese New Year holidays. Business will resume on 15th February 2021.

Wishing you and your Family a Happy & Prosperous New Year!



We are **GOING GREEN - FOR POLICY DOCUMENTS AND DEBIT NOTES**.

Moving forward, please note that the insurer is going away on hard copies too, therefore there will be no hardcopy of policy documents and/or debit notes to be printed or mailed out unless upon request.

Thank you.

Yours faithfully, **Allink Insurance Agency Pte Ltd** BLK 153 BT BATOK ST 11

#02-290 S(650153) Tel: 65674755/4722 HP: 9699 6971 Fax: 65674460

------ Forwarded message ------From: andy.ang@tcf.com.sg

Date: Sat, Feb 6, 2021 at 10:06 AM

Subject: RE: 77468 + POLICY FOR GBJ183D (THONG CHEW FOOD)

To: Eileen Pang < eileen.pang@allink.com.sg >, < leeyiren@gmail.com >

Cc: <nglah@tcf.com.sg>, Allink Insurance Agency (Claims) <claims@allink.com.sg>

Hi Eileen,

Report already lodged, and our company not agreed with this claim as our driver said he didn't do it.

Please to reject their claim, as instruct by our top management Mr. Lee(in the loop).

Thanks and regards Andy

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

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The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 9 February 2021 4:02 PM

To: Kazali Haji Selahudin

RE: YOUR REF: SHA 3434L (OUR REF: CC4/AIG20013447/T1gs3) *** ACCIDENT Subject:

INVOLVING GBJ 183D & SHA 3434L ON 05/12/2020 ***

WITHOUT PREJUDICE

Dear Kazali,

As there is no video footage at your end to prove Our Insured involvement, we have our principal instruction to deny liability and not able to look into this matter.

Otherwise, you may want to provide a copy of PIR (if any) to us to review the matter.

In view of above, we will proceed to reject your claim and close off the 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.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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





Save the Earth Print only when necessary

From: Kazali Haji Selahudin [mailto:kazali@cdge.com.sg]

Sent: Tuesday, 9 February 2021 1:24 PM

To: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Subject: Re: YOUR REF: SHA 3434L (OUR REF: CC4/AIG20013447/T1gs3) *** ACCIDENT INVOLVING GBJ 183D & SHA

3434L ON 05/12/2020 ***

Dear Cecilia,

VF is unavailable as the engine has been turned off. The taxi was left unattended. Please let us have your proposal towards our claims. Thank you.

Best Regards

Kazali Hj Selahudin

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8736 / Fax: 6214 1843