

## Denise Tay (LKKAUTO)

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**From:** Denise Tay (LKKAUTO)  
**Sent:** Monday, 12 April 2021 2:44 PM  
**To:** Sim, Priscilla-LK; Bryan Ang (LKKAUTO); SUR  
**Cc:** Celine Fong (LKKAUTO); Simon Ho (LKKAUTO)  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021  
**Attachments:** Used 2016 Kia Cerato Forte 1.6A for Sale \_ Precise Auto Trading Pte Ltd - sgCarMart.pdf

Dear Priscilla,

**1) Kindly assist to re-establish the market value as the car's COE expires in August 2014.**

Our determination of the MV \$36,000/- of the insured car was based on the available advertised prices for similar make and model gathered from SG Carmart.

We based on average depreciation about \$8,500/- on the vehicle.

Balance Year: 3 years 5 months = 41 months

Depreciation Value \$8,500 / 12 months = \$708.33(per month)

\$708.33(per month) x 41months(balance) = \$29,041.53

\$29,041.53 + \$5,977.50(50% of ARF) = \$35,019.03

**2) Please also advise nos. of days recommended if repaired at Authorized Workshop.**

According to our surveyor estimated 10 days

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: [denisetay@lkkauto.com](mailto:denisetay@lkkauto.com) | fax: 6256-4315

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

---

**From:** Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>  
**Sent:** Monday, 12 April 2021 10:46 AM  
**To:** Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; SUR <sur@lkkauto.com>  
**Cc:** Celine Fong (LKKAUTO) <celinefong@lkkauto.com>; Simon Ho (LKKAUTO) <SimonHo@lkkauto.com>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

Hi Bryan

Kindly assist to re-establish the market value as the car's COE expires in August 2014.

Please also advise nos. of days recommended if repaired at Authorised Workshop.

Priscilla Sim LK  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10  
Singapore 079120

Tel +(65) 6419 1755  
[priscilla-lk.sim@aig.com](mailto:priscilla-lk.sim@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Sent:** Friday, April 9, 2021 11:55 AM  
**To:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Celine Fong (LKKAuto) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Simon Ho (LKKAuto) <[SimonHo@lkkauto.com](mailto:SimonHo@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: SKP2563P OD CLAIM DOA:24.03.2021

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

Dear Priscilla

Contents of your email is noted.

Dear Celine

Please help to remind surveyors on the need to provide a fair and accurate MV.

Dear Simon

FYI also.

Best Regards,  
**Bryan Ang**  
**LKK Auto Consultants Pte Ltd**  
phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>  
**Sent:** Friday, 9 April 2021 8:50 AM  
**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

Hi Bryan

Thank you for your e-mail and note the contents.

The owner has insist of repair, hence the adjusted balance amount left for repairs will affects both option i.e. balance for repair and total loss settlement.

We would appreciate that LKK re-emphasize to the attended surveyors to provide correct adjusted amount to the repairer to avoid unnecessary issues.

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

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Tel +(65) 6419 1755  
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---

**From:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Sent:** Thursday, April 8, 2021 4:59 PM  
**To:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: SKP2563P OD CLAIM DOA:24.03.2021

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Dear Priscilla

I have reviewed the case.

LKK surveyed the vehicle on 25 March 2021. IA was reverted the next day at 1330pm and revised at 1530pm because the MV indicated in the first IA was for a different model year vehicle. The correct MV was reflected in the second IA at 1530pm. Case was tag as total on the same day (26 March 2021) for AIG's further handling.

From my understanding, Cycle had communication to the insured that the repair limit was 14K. This was after they were queried by the insured. Whether the repair limit is 14K or 5K, Cycle would still be unable to undertake the repair at either of these amount.

Best Regards,  
**Bryan Ang**  
**LKK Auto Consultants Pte Ltd**  
phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>  
**Sent:** Wednesday, 7 April 2021 4:24 PM  
**To:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Cc:** Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; 'edwin.caina@cyclecarriage.com.sg' <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>; Kevin Leong Wai Kit <[kevin.leong@cyclecarriage.com.sg](mailto:kevin.leong@cyclecarriage.com.sg)>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

Hi LKK

Please liaise with Edwin pertaining our query.

Priscilla Sim LK  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10  
Singapore 079120

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---

**From:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Sent:** Wednesday, April 7, 2021 3:46 PM  
**To:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Bryan Ang ([bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Cc:** Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>; Kevin Leong Wai Kit <[kevin.leong@cyclecarriage.com.sg](mailto:kevin.leong@cyclecarriage.com.sg)>  
**Subject:** [EXTERNAL] RE: SKP2563P OD CLAIM DOA:24.03.2021

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Hi Priscilla,

In regards to the delay that you have mentioned our client vehicle was towed to our workshop on 24 March 2021 @21:00 hrs.

Our client filed the accident report on the next day 25 March 2021 @ around 10:00 am and vehicle was surveyed on the same date at around 04:00 pm.

On our side ( C&C ) we don't see any delay pertaining the services we rendered to our client. Thank you

Best Regards,

**Edwin Caina**  
**Advisor- Customer Service**



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Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339  
T: +65 6568 4501 • F: +65 6565 1240 • H: +65 91819978 •

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---

**From:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>  
**Sent:** Wednesday, April 7, 2021 3:07 PM

**To:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Bryan Ang  
([bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

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URGENT

Hi Edwin

Yes, need to know 'repair limit' being offered to C & C by LKK.

By copy to LKK, please refer to your Prelim Advice x 2 as the owner disputes on the repair limit and is complaining on delayed.

Priscilla Sim LK  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10  
Singapore 079120

Tel +(65) 6419 1755  
[priscilla-lk.sim@aig.com](mailto:priscilla-lk.sim@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Sent:** Wednesday, April 7, 2021 3:02 PM  
**To:** Alvin Yit <[alvinyit@fta.com.sg](mailto:alvinyit@fta.com.sg)>; Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>  
**Cc:** Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Don Bong  
Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>  
**Subject:** [EXTERNAL] RE: SKP2563P OD CLAIM DOA:24.03.2021

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Hi ,

Vehicle is surveyed by Lkk

Best Regards,

**Edwin Caina**  
Advisor- Customer Service



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---

**From:** Alvin Yit <[alvinyit@fta.com.sg](mailto:alvinyit@fta.com.sg)>  
**Sent:** Wednesday, April 7, 2021 2:59 PM  
**To:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>; Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Cc:** Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

**This email was sent from outside of your organisation**

Sim,

I have no record of this matter. Please confirm who is the surveyor.

*Alvin Yit*

**FORMTEAM ADJUSTERS PTE LTD**

**Tel:** (65) 6509 1788 • **Fax:** (65) 6509 6221  
No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868  
website : [www.fta.com.sg](http://www.fta.com.sg)

Website: [www.fta.com.sg](http://www.fta.com.sg)



---

**From:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>  
**Sent:** Wednesday, 7 April, 2021 2:46 PM  
**To:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Cc:** Alvin Yit <[alvinyit@fta.com.sg](mailto:alvinyit@fta.com.sg)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

SUPER URGENT

Hi Edwin / Alvin

Please enlighten / reply on urgent basis ie. repair limit ?

Priscilla Sim LK  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

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Singapore 079120

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[priscilla-lk.sim@aig.com](mailto:priscilla-lk.sim@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Sim, Priscilla-LK  
**Sent:** Monday, April 5, 2021 12:51 PM  
**To:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Cc:** Alvin Yit <[alvinyit@fta.com.sg](mailto:alvinyit@fta.com.sg)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

Hi

Kindly enlighten the repair limit advised to owner. The owner also advised that he went down to Cycle & Carriage and sighted all parts being dismantled lying at the premises without any cover.

Priscilla Sim LK  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10  
Singapore 079120

Tel +(65) 6419 1755  
[priscilla-lk.sim@aig.com](mailto:priscilla-lk.sim@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Sent:** Monday, April 5, 2021 12:29 PM  
**To:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>  
**Cc:** Alvin Yit <[alvinyit@fta.com.sg](mailto:alvinyit@fta.com.sg)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>  
**Subject:** [EXTERNAL] RE: SKP2563P OD CLAIM DOA:24.03.2021

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Hi Priscilla,

Good day to you please see attached photo of SKP2563P.

Vehicle has been parked all along this way front portion is slightly open because the headlamp on the left drop due to accident.

Rain or anything get wet on that area will not cause any damaged to the vehicle.

Best Regards,

**Edwin Caina**  
**Advisor- Customer Service**

---

**From:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>  
**Sent:** Monday, April 5, 2021 12:07 PM  
**To:** Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>  
**Cc:** Alvin Yit <[alvinyit@fta.com.sg](mailto:alvinyit@fta.com.sg)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

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SUPER URGENT

Hi

What is going on ?

The owner was complaining that spare parts / engine part were left uncovered i.e. raining session these few days.

The owner also mentioned that repair limit is \$ 14,000/= instead of \$ 5,000/= ?

Priscilla Sim LK  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10  
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[priscilla-lk.sim@aig.com](mailto:priscilla-lk.sim@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Sim, Priscilla-LK  
**Sent:** Monday, April 5, 2021 11:50 AM  
**To:** Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>  
**Subject:** RE: SKP2563P OD CLAIM DOA:24.03.2021

Hi

Have sent e-mail / contact insured, kindly close matter at your end.



Priscilla Sim LK  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

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[priscilla-lk.sim@aig.com](mailto:priscilla-lk.sim@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** AIG SGP, Claims-Survey <[AIGSGP\\_ClaimsSurvey@aig.com](mailto:AIGSGP_ClaimsSurvey@aig.com)>  
**Sent:** Thursday, April 1, 2021 4:52 PM  
**To:** Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>  
**Subject:** FW: SKP2563P OD CLAIM DOA:24.03.2021  
**Importance:** High

Hi Priscilla,

Please assist.

Thanks.

---

**From:** Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>  
**Sent:** Thursday, April 1, 2021 4:41 PM  
**To:** AIG SGP, Claims-Survey <[AIGSGP\\_ClaimsSurvey@aig.com](mailto:AIGSGP_ClaimsSurvey@aig.com)>  
**Cc:** Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Kevin Leong Wai Kit <[kevin.leong@cyclecarriage.com.sg](mailto:kevin.leong@cyclecarriage.com.sg)>; Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Subject:** [EXTERNAL] RE: SKP2563P OD CLAIM DOA:24.03.2021  
**Importance:** High

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

Hi Officer,

Please assist to call customer for the Total Loss as chasing outcome for an update.

Kindly contact customer **9398 2236** Wong Hock Hua by next week. Thanks

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](http://www.cyclecarriage.com.sg)

 A member of the Jardine Cycle & Carriage Group

---

**From:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Sent:** Thursday, 25 March 2021 3:58 PM  
**To:** AIG SGP, Claims-Survey <[AIGSGP\\_ClaimsSurvey@aig.com](mailto:AIGSGP_ClaimsSurvey@aig.com)>  
**Cc:** Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>; Kevin Leong Wai Kit <[kevin.leong@cyclecarriage.com.sg](mailto:kevin.leong@cyclecarriage.com.sg)>  
**Subject:** SKP2563P OD CLAIM DOA:24.03.2021

Motor Claims,

Kindly help us to arrange surveyor.

Best Regards,

**Edwin Caina**  
Advisor- Customer Service



Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339  
T: +65 6568 4501 • F: +65 6565 1240 • H: +65 91819978 •

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**From:** PGLJ06 <[PGLJ06@cyclecarriage.com.sg](mailto:PGLJ06@cyclecarriage.com.sg)>  
**Sent:** Thursday, March 25, 2021 4:03 PM  
**To:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Subject:** scan to email

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