

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 30 July 2021 4:34 PM
To: HCLOH@HONGSING.COM.SG
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21007850/g3 *** ACCIDENT INVOLVING SBQ 2383T & SJZ 8544P ON 22/07/2021 ***

Our Ref: CC4/AIG21007850/g3

30 JULY 2021

LOH HON CHOW

Dear Sir/Madam,

ACCIDENT INVOLVING SBQ 2383T & SJZ 8544P ON 22/07/2021

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 SJZ 8544P.

Based on the accident report and accident scenario and 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. Unless proven otherwise.

Kindly let us have the **extended video footage** within the next 3 days i.e. by 02/08/2021, 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.

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

"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."

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,

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)



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Cecilia Chong (LKK Auto)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Wednesday, 13 October 2021 10:54 AM
To: Cecilia Chong (LKK Auto)
Subject: RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T /
DOA: 11/07/2021 15:00 - :59

Cecilia,

If as per B27, it should be 100% against TP right?

Kind Regards,
Saliha

Advanced Leave Notification:

Saliha Syed Yusoff (Ms)

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 1917
saliha.syed-yusoff@aig.com | www.AIG.sg

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From: Syed-Yusoff, Saliha
Sent: Friday, September 10, 2021 4:49 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Subject: RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

Dear Cecilia,

Please proceed as per BOLA 27.

Kind Regards,
Saliha

Advanced Leave Notification:

Saliha Syed Yusoff (Ms)

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

AIG Building
78 Shenton Way, Level 10
Singapore 079120
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From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Sent: Wednesday, September 8, 2021 3:04 PM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Subject: [EXTERNAL] RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

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Dear Saliha,

We have contacted OI but to no Avail on the extended VF.

Have drop a 3 days email to OI to revert on the extended VF as TP is chasing for liability.

However, based on the video footage that we got on hand, we are in the view that TP rear ended OI.

In view of above, kindly let us have your further instruction/approval.

Thanks

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,

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)



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From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 18 August 2021 5:06 PM

To: 'Syed-Yusoff, Saliha' <Saliha.Syed-Yusoff@aig.com>

Subject: RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

Dear Saliha,

Any update?

Awaiting for your favourable reply to settle this matter at best.

Thanks

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

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From: Cecilia Chong (LKK Auto)

Sent: Friday, 6 August 2021 5:21 PM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Subject: RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

Dear Saliha,

Sure many thanks.

Appreciate a lot.

Thanks

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,

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)



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From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Friday, 6 August 2021 5:16 PM

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

Subject: RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

Dear Cecilia,

Let me reach out to IT dept and see if they can help to download.

Kind Regards,

Saliha

Advanced Leave Notification:

Saliha Syed Yusoff (Ms)

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 1917

saliha.syed-yusoff@aig.com | www.AIG.sg

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

Sent: Thursday, August 5, 2021 1:27 PM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Subject: [EXTERNAL] RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

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Dear Saliha,

I have tried to edit and resize but still not able to upload into merimen due to file size limit. Not able to cut further as will missed the conversation between TP and OI.

Kindly advice alternative way to provide VF to you.

Many thanks

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

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From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Wednesday, 4 August 2021 6:15 PM

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

Subject: RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

Dear Cecilia,

Please note that we are unable to download any AVF from external link due to IT policy.

You may want to use online VF editor to resize and upload it in merimen.

Kind Regards,
Saliha

Advanced Leave Notification:

Saliha Syed Yusoff (Ms)

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

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

Sent: Wednesday, August 4, 2021 5:09 PM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Subject: [EXTERNAL] RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

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Dear Saliha,

TP does not have video. But only video recording. Due to the file size limit. I am not able to upload into merimen.

Attached is a copy of TP recording video.

Kindly let us have your instruction to settle at best thereafter.

Thanks

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

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From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Thursday, 29 July 2021 5:41 PM

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

Subject: RE: YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

Dear Cecilia,

Please get AVF from TP since driver alleged our insured of cutting in abruptly.

Also, please ask OI for extended VF prior collision for us to establish the circumstances leading to accident.

Kind Regards,

Saliha

Advanced Leave Notification:

Saliha Syed Yusoff (Ms)

Senior Complex Claims Examiner – Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

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Singapore 079120

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saliha.syed-yusoff@aig.com | www.AIG.sg

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

Sent: Tuesday, July 27, 2021 10:08 AM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Subject: [EXTERNAL] YOUR REF: TP / 5263679272SG - TPV: SJZ8544P / OIV: SBQ2383T / DOA: 11/07/2021 15:00 - :59

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Dear Saliha,

Based on OI video, TP has rear ended OI instead.

Kindly let us have your approval / instruction to reject TP claim.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

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Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 13 October 2021 4:34 PM
To: 'SA 0406'
Subject: RE: TP CLAIMS - SJZ8544P AGAINST SBQ2383T - DOA 11/07/2021 - CHECK LIABILITY
Attachments: OI VIDEO.MP4

WITHOUT PREJUDICE

Dear Sir/Mdm,

Attached is a copy of Our Insured video.

After we have reviewed the matter, we regret to inform you that BOLA 27 is applicable. Your client rear-ended our insured. We have our principal instruction to deny liability and not able to look into this 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."

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

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On Sat, Jul 24, 2021 at 4:23 PM SA 0406 <sa0406@dingauto.sg> wrote:

Dear Cecilia,