

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Friday, 29 October 2021 7:35 PM  
**To:** loislin@hotmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SKT 7924C & AU 5154J ALONG/AT ENGGOR ST ON 01/08/2021

Our Ref: CC4/AIG21008661/Urs3

**LIN YAT YI – BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

### **ACCIDENT INVOLVING SKT 7924C & AU 5154J ALONG/AT ENGGOR ST ON 01/08/2021**

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 AU 5154J 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 party's 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 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 **05/11/2021** 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)*

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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



## Jaslin Kok (LKK Auto)

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**From:** Gan, Angiegeokling <Angiegeokling.Gan@aig.com>  
**Sent:** Tuesday, 16 November 2021 9:24 AM  
**To:** Jaslin Kok (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: AIG REF : 2994369741SG  
**Attachments:** PIR.pdf

Dear Jaslin,

We have received PIR from OI. Please refer attached.

Kindly proceed to reject the claim.

Thank you.

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

Best Regards,

**Angie Gan**  
Complex Claims Examiner  
Auto Bodily Injury Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1013  
[Angiegeokling.Gan@aig.com](mailto:Angiegeokling.Gan@aig.com) | [www.aig.sg](http://www.aig.sg)

**AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards. [Click here to find out more.](#)**

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---

**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Sent:** Wednesday, November 10, 2021 3:13 PM  
**To:** Gan, Angiegeokling <[Angiegeokling.Gan@aig.com](mailto:Angiegeokling.Gan@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] Re: AIG REF : 2994369741SG

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

Dear Angie

Please be informed that Workshop yet to provide us requested information, shall revert once any updates.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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---

**From:** Gan, Angiegeokling <[Angiegeokling.Gan@aig.com](mailto:Angiegeokling.Gan@aig.com)>

**Sent:** Wednesday, November 10, 2021 3:02 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: AIG REF : 2994369741SG

Dear Jaslin,

Kindly advise whether you managed to obtain PIR from TP?

Thank you.

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

Best Regards,

**Angie Gan**

Complex Claims Examiner

Auto Bodily Injury Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65) 6419 1013

[Angiegeokling.Gan@aig.com](mailto:Angiegeokling.Gan@aig.com) | [www.aig.sg](http://www.aig.sg)

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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 AIG for any loss or damage arising in any way from its use.

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**From:** Gan, Angiegeokling  
**Sent:** Tuesday, October 12, 2021 2:41 PM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: AIG REF : 2994369741SG

Dear Jaslin,

We refer to your email below.

Before we reject the claim, kindly request TP to provide PIR for further review.

In TP's police report, it is stated that they took a picture of Ol's vehicle. Please request for a copy of the said picture as well.

helped me to the side of the road to not block the traffic, The said uncle managed to took a picture of the license plate of the car registration number (SKT 7924 C) before the driver of the car drove off. The driver

Thank you.

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

Best Regards,

**Angie Gan**  
Complex Claims Examiner  
Auto Bodily Injury Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Sent:** Tuesday, October 12, 2021 12:06 PM  
**To:** Gan, Angiegeokling <[Angiegeokling.Gan@aig.com](mailto:Angiegeokling.Gan@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] AIG REF : 2994369741SG

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

Dear Angie

We refer to the above matter.

OI reported that there was no collision.

TP do not have any video footage to support his statement as well.

Therefore, we suggest denying liability.

Kindly let us have your comments or instructions.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**Jaslin Kok (LKK Auto)**

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Tuesday, 16 November 2021 5:32 PM  
**To:** erofia@singnet.com.sg  
**Subject:** Re: ACCIDENT INVOLVING AU 5154J & SKT 7924C ON 01/08/2021 \*\*\*  
CC4/AIG21008661/Urs3

**WITHOUT PREJUDICE**

Dear Sir / Mdm,

Please be informed that Police investigation result shows that there is no substantive result.

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, unless your client has evidence/video footage to support his version.

**Dear Sir/Mdm,**

**TRAFFIC ACCIDENT INVOLVING AU5154J AND SKT  
STREET BY ENGGOR STREET ON 01/08/2021 AT ABO**

I refer to the above accident.

2 We have completed our investigation and have no  
Police is unable to conclusively determine which party is at fault

3 No further action will be taken against any parties.  
does not preclude future prosecution should new evidence emerge

4 Please be informed that our decision does not preclude

5 If you have any queries, kindly contact me at 6547 6

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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---

**From:** Jaslin Kok (LKK Auto)

**Sent:** Thursday, November 11, 2021 11:25 AM

**To:** [erofia@singnet.com.sg](mailto:erofia@singnet.com.sg) <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Subject:** RE: ACCIDENT INVOLVING AU 5154J & SKT 7924C ON 01/08/2021 \*\*\* CC4/AIG21008661/Urs3

**WITHOUT PREJUDICE**

Dear Sir / Mdm,

Noted with thanks

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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---

**From:** Erofia Motor - LeeLee Tan <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Sent:** Thursday, 11 November 2021 11:22 AM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING AU 5154J & SKT 7924C ON 01/08/2021 \*\*\* CC4/AIG21008661/Urs3

Without Prejudice

Dear Jaslin

Attached is after repair photo of AU5154J

As for police investigation, we are still waiting for copy

Will submit to up upon received

Thank you

Regards

LeeLee Tan

Erofia Motor Trading Pte Ltd



Tel: 67527740

Fax: 67528669

---

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

**Sent:** 10 November, 2021 3:12 PM

**To:** Erofia Motor - LeeLee Tan <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

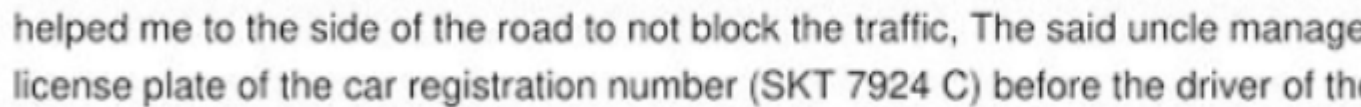
**Subject:** Re: ACCIDENT INVOLVING AU 5154J & SKT 7924C ON 01/08/2021 \*\*\* CC4/AIG21008661/Urs3

WITHOUT PREJUDICE

Dear Sir / Mdm,

We refer to our email on 12/10/2021.

Kindly let us have the picture of our insured's vehicle and Police Investigation Result for further review.



helped me to the side of the road to not block the traffic, The said uncle manage license plate of the car registration number (SKT 7924 C) before the driver of the

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

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**From:** Jaslin Kok (LKK Auto)

**Sent:** Tuesday, October 12, 2021 9:41 PM

**To:** Erofia Motor - LeeLee Tan <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING AU 5154J & SKT 7924C ON 01/08/2021 \*\*\* CC4/AIG21008661/Urs3

WITHOUT PREJUDICE

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Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

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