

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 13 September 2021 5:12 pm
To: claims@premiumauto.com.sg; Mei Kwan (LKKAuto)
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

Without prejudice

Dear Sir/Mdm,

Our principal revert to maintain stand based on BOLA S27.

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

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



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From: Claims <claims@premiumauto.com.sg>
Sent: Tuesday, 7 September 2021 1:20 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; claims@premiumauto.com.sg
Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

Dear Cecilia,

Kindly disregards pervious email.

Our client video has proven that it's a chain collision.

Kindly refer to BOLA rules below:

C. General Rules and Exclusions for Chain Collision

1. This section sets out the apportionment of liability for the scena collisions of three or more vehicles (**all types of vehicles**) in a chain
2. It shall be applied to Claims submitted by all parties (including clai through lawyers which may include injury claims). BOLA is still app property damage claim.
3. It shall only apply to PD claims.
4. It shall apply:
 - i) Only when the drivers are in the vehicles; and

Thank you
Best Regards,
Zoey Kum
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Claims <claims@premiumauto.com.sg>

Sent: Monday, 6 September 2021 6:09 PM

To: 'Cecilia Chong (LKK Auto)' <CeciliaChong@lkkauto.com>; 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Claims' <claims@premiumauto.com.sg>

Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

Dear Cecilia

Our client video has proved that it's a chain collision.

Bola scenario .28 applies to this case, to avoid ligations of cost. AIG should settle our client claim for the front and back.

Kindly refer to BOLA rules below,

C. General Rules and Exclusions for Chain Collision

1. This section sets out the apportionment of liability for the scena collisions of three or more vehicles (**all types of vehicles**) in a chain
2. It shall be applied to Claims submitted by all parties (including clai through lawyers which may include injury claims). BOLA is still app property damage claim.
3. It shall only apply to PD claims.
4. It shall apply:
 - i) Only when the drivers are in the vehicles; and

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Zoey Kum
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From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]

Sent: Monday, 6 September 2021 5:06 PM

To: claims@premiumauto.com.sg; Mei Kwan (LKKAuto)

Cc: Admin A

Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

WITHOUT PREJUDICE

Dear Sir/Mdm,

Our principal revert that we are only prepared to settle as per B27 unless your end can prove otherwise.

Attached are both copies of the video footage from your client and my insured for your easy reference.

Thanks

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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: Claims <claims@premiumauto.com.sg>

Sent: Monday, 6 September 2021 4:10 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

Dear Cecilia,

Please refer the BOLA as below:

Regardless of point of contact under BOLA.28 your principal should settle our client claim @ 100% (front & rear)
To avoid costly litigation of chain collision accident.

	SCENARIO	DESCRIP
28.		<p>Driver of the vehicle 100% liable for losses; vehicle immediately in</p> <p>Reason: To avoid or collision damages</p> <p>Note:</p> <p>In cases where vehicle</p> <ol style="list-style-type: none"> If there is no c A and B, B is ' C is 100% liab If there is col (moving/statio scenario 28 / :
28.	(a)	Driver of the vehicle 100% liable for losses

Thank you

Best Regards,

Zoey Kum

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

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From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Monday, 6 September 2021 3:50 PM
To: claims@premiumauto.com.sg; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

WITHOUT PREJUDICE

Dear Sir/Mdm,

Base don the video footage, your client has collided with the 1st vehicle first.

And thus, due to this accident between your client vehicle and the 1st vehicle, our insured not able to stop in time and collided to your client vehicle.

Thus, in view of above, we maintained our stand based on BOLA S27 liable by our insured.

Thanks

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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: Claims <claims@premiumauto.com.sg>

Sent: Monday, 6 September 2021 8:36 AM

To: claims@premiumauto.com.sg; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

Dear Cecilia,

Any update on liability clearance for above mention case?

Thank you

Best Regards,

Zoey Kum

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

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From: Claims <claims@premiumauto.com.sg>

Sent: Friday, 3 September 2021 3:45 PM

To: 'Cecilia Chong (LKK Auto)' <CeciliaChong@lkkauto.com>; 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

Dear Cecilia,

We do not agree that this accident under BOLA S27.

As there is 3 car involving in the accident that leads to chain collusion it should be under BOLA 28(A).

Kindly assist to re-look into this and revert back soonest possible.

Thank you

Best Regards,

Zoey Kum

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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

Sent: Friday, 3 September 2021 3:22 PM

To: claims@premiumauto.com.sg; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

WITHOUT PREJUDICE

Dear Zoey,

We refer to the above matter.

Based on the video footage submitted, liability is clear based on BOLA S27.

We will only bear for the rear damages of your client vehicle. Your client has hit onto the 1st vehicle before our insured rear ended your client vehicle.

Thanks

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Best Regards,

Cecilia Chong | Case Handler

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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: Claims <claims@premiumauto.com.sg>

Sent: Friday, 3 September 2021 9:10 AM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

Dear Cecilia,

Any update on liability clearances for above mention case?

Thank you

Best Regards,

Zoey Kum

Claims Advisor

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From: Claims <claims@premiumauto.com.sg>
Sent: Thursday, 2 September 2021 11:37 AM
To: 'Cecilia Chong (LKK Auto)' <CeciliaChong@lkkauto.com>; 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>; 'claims@premiumauto.com.sg' <claims@premiumauto.com.sg>
Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

Dear all,

Attached revise estimate for your kind reference.

Kindly assist on liability clearance.

Thank you
Best Regards,
Zoey Kum
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
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From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Tuesday, 31 August 2021 2:05 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; claims@premiumauto.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF: CC3/AIG21009069/ga3

WITHOUT PREJUDICE

Dear Sir/Mdm,

Kindly let us have a copy of video footage as liability is unclear.

Thanks