Mei Kwan (LKKAuto)

From: Cecilia Chong (LKK Auto)

Sent: Tuesday, December 14, 2021 11:27 AM

To: Syed-Yusoff, Saliha

Cc: Admin A

Subject: RE: AIG ref:4122891338SG-003 || LKK REF: CC3/AIG21009069/ga3

Categories: HMK

Dear Saliha,

Yes, we will submit WP by today.

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

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: CeciliaChong@lkkauto.com| FAX: 6741-4108

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



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

Sent: Monday, 13 December 2021 5:46 pm

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

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

Subject: RE: AIG ref:4122891338SG-003 11 LKK REF: CC3/AIG21009069/ga3

FOLLOW UP

Dear Cecilia,

Matter still open in merimen.

If claimant has revert to OD, do we still the estimate list?

Also, I saw TP estimate uploaded in merimen on 31/08/21- please confirm if this is sufficient?

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: Wednesday, December 1, 2021 11:18 AM

To: Syed-Yusoff, Saliha \(Saliha. \) Syed-Yusoff@aig. com \(\)

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

Subject: [EXTERNAL] RE: AIG ref:4122891338SG-003 11 LKK REF: CC3/AIG21009069/ga3

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Dear Saliha,

Sorry for the delay.

Has send chaser to our surveyor for the estimate list.

Will submit closure once we receive.

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: Wednesday, 1 December 2021 10:42 am

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

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

Subject: AIG ref:4122891338SG-003 11 LKK REF: CC3/AIG21009069/ga3

REMINDER

Dear Cecilia,

Matter still open 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.

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: Monday, October 25, 2021 3:41 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@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,

We have received UIL claim as TP owner revert OD. Please close the matter on your end.

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 4:48 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@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,

Please maintain rejection

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: Friday, September 10, 2021 2:23 PM

To: Syed-Yusoff, Saliha \(Saliha. \) Syed-Yusoff@aig. com\(\)

Subject: [EXTERNAL] RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK

REF: CC3/AIG21009069/ga3

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GENTLE REMINDER

Dear Saliha,

Premium insisted not to accept BOLA S27.

Insisting on BOLA S28. Have maintained on BOLA S27 twice.

Kindly let us have your instruction / approval to maintained BOLA S27 at all cost as Video from them has proven that their vehicle has rear ended 1st vehicle first before OI rear ended him.

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: Monday, 6 September 2021 5:07 PM

To: Syed-Yusoff, Saliha (Saliha. Syed-Yusoff@aig. 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 Saliha,

Premium insisted not to accept BOLA S27.

Insisting on BOLA S28. Have maintained on BOLA S27 twice.

Kindly let us have your instruction / approval to maintained BOLA S27 at all cost as Video from them has proven that their vehicle has rear ended 1st vehicle first before OI rear ended him.

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 <<u>Saliha.Syed-Yusoff@aig.com</u>>

Sent: Thursday, 2 September 2021 2:35 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@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,

We may try but driver might not be forthcoming as their claim is being represented by lawfirm too. We have received PRI notice but was re-directed to AXA.

We can do this method instead: forward both VF to repairer and said we are only prepared to settle as per B27 unless they can prove otherwise.

Also, please establish the r/ship between OID & OI as it's indicated 'friend' in GIA report and also who is the witness.

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, September 2, 2021 2:28 PM

To: Syed-Yusoff, Saliha \(Saliha. \) Syed-Yusoff@aig. com\(\)

Subject: [EXTERNAL] RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK

REF: CC3/AIG21009069/ga3

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

Dear Saliha,

But can we contact first vehicle owner for the video footage?

Please advice.

As based on TP video, is already clearly show that TP hit onto 1st vehicle first before OI collided onto his. After OI hit onto TPV, TPV did not hit onto 1ST vehicle because the distance between 1st vehicle and TPV is quite big.

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: Thursday, 2 September 2021 2:18 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@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,

The only way we can establish B27 or B28 is by getting a copy of AVF from owner of 1st vehicle. I have shared his report in Merimen and he also didn't indicate how many collision impact he felt.

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, September 2, 2021 12:08 PM

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

Subject: [EXTERNAL] FW: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK

REF: CC3/AIG21009069/ga3

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Dear Saliha,

I understand that merimen already have the third party video footage. However, the video in merimen not able to see the impact from OI.

Have uploaded tp video again (attached copy) in the name of TP video. This video able to see that TP has rear end 3^{rd} vehicle first before our insured collided into his.

In view of above, we are in the opinion that BOLA 27 apply instead of BOLA S28.

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.coml 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: Thursday, 2 September 2021 11:56 AM

To: 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,

Attached video for your kind reference.

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

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

Sent: Thursday, 2 September 2021 11:47 AM

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,

Referring to our email dd 31/08/2021, we have request for a copy of video footage from your end as liability is unclear.

Till date we have yet to receive it.

Thus, please let us have a copy of it in order for us to review in liability.

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: Thursday, 2 September 2021 11:37 AM

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

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: 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

"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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 31 August 2021 12:33 PM

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

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

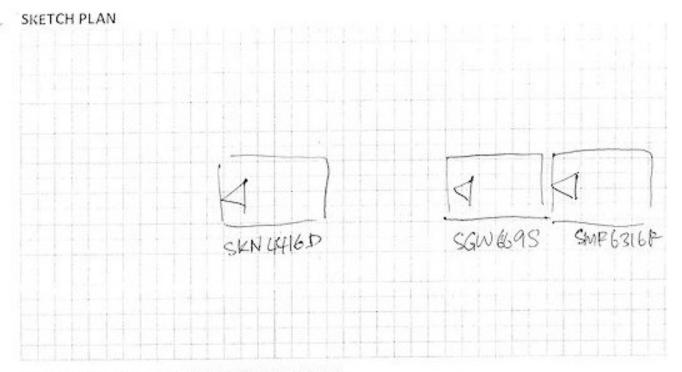
Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21 *** LKK REF:

CC3/AIG21009069/ga3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Thece	V45	ūΛ;	occident	safrent	1 between		SKN4416D		4	S6-
dse	be	Gad	applied surface.	wet-	and	hit	onto	the	front	
only										

Please note that for liability, claim negotiation and settlement, please contact Cecilia.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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.

From: Claims [mailto:claims@premiumauto.com.sg]

Sent: Tuesday, August 31, 2021 9:47 AM

To: 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

Dear Mei Kwan,

Attached estimate for your kind reference.

Thank you Best Regards, Zoev 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: Tuesday, 31 August 2021 8:41 AM

To: '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

Dear Mei Kwan,

Our client had additional information about the accident.

Attached addendum GIA for you kind reference.

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

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From: Claims < claims@premiumauto.com.sg>
Sent: Tuesday, 31 August 2021 8:16 AM

To: 'Mei Kwan (LKKAuto)' <<u>Meikwan@lkkauto.com</u>>

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

Dear Mei Kwan,

SMF 6316 P is insurer by AIG

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

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From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Sent: Monday, 30 August 2021 11:52 PM
To: 'Claims' <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

Dear Sir / Madam,

We refer to the above matter.

Please advise insurer for SMF 6316 P or provide search result.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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.

From: Admin-D (LKKAuto)

Sent: Monday, August 30, 2021 10:24 AM

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

Subject: RE: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21

Dear Jennis,

Noted with thanks.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi

Avenue 1, #02-25 | S(408933)

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.

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

Sent: Monday, 30 August, 2021 10:19 AM

To: 'Admin A' <admin-a@lkkauto.com>; 'Summer (LKK Auto)' <admin-d@lkkauto.com>; 'SUR' <sur@lkkauto.com>

Cc: 'Claims' <claims@premiumauto.com.sg>

Subject: ACCIDENT INVOLVING VEHICLE SGW 669 S AND YOUR INSURED SMF 6316 P ON 29/8/21

Dear all,

Kindly assist in the liability clearance for above mentioned case. We propose for a 100% direct settlement in our client's favour.

Please advise who the officer in-charge we shall liaise with.

Attached are the GIA report for your reference and we will send you the estimate once it is ready.

Kindly arrange survey on 2/9/2021 @ 10AM @ UBI.Owner waiting.

Thank you.

Best Regards, Jennis Tan Claims Administrator

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 **d.** +65 6768 9911 **m.** +65 8826 8736

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