

## Veron Chen (LKKAUTO)

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**From:** Hor, Yinrul <Yinrul.Hor@aig.com>  
**Sent:** Friday, 8 October 2021 11:26 AM  
**To:** claims@premiumauto.com.sg  
**Cc:** Mohd Rizal, Nur Mariah Huibrechts; SUR; Veron Chen (LKKAUTO); Nadaraja, Deeban  
**Subject:** aigencrypt RE: OWN DAMAGED CLAIM FOR VEHICLE SDD 3939 D DOA 7/9/2021 (AIG REF: 9592700373SG)

Hi Zoey,

We would only be able to provide waiver up to \$1000 as mentioned in her policy.

Hence, insured has to be responsible for remaining \$100 excess amount.

However, you may try to submit under UIL claim against TP insurer on behalf of insured upon insured's request.

### 216. In-car Camera Excess Waiver

If You have installed an in-car camera in Your Vehicle, the Excess applicable to Part B Section 1 of the policy is not at fault for the accident and the accident is covered under this Policy.

If you are at fault for the accident and the accident is covered under this Policy, the Excess applicable will be reduced by 50%.

The following conditions apply to both a full and partial waiver of the Excess as set out above:-

- Your Vehicle is involved in the accident with another vehicle
- You must provide the relevant video footage of the accident that You are involved in to us within 14 days of the accident;
- The repair of the Vehicle is carried out by one of our approved workshops;
- The assessment of liability has been finalised by Us by the time You collect Your Vehicle post-accident;
- The waiver shall only apply up to a maximum amount of \$1,000.00 above which, You will still be liable for the Excess

Thanks & Regards,

**Hor Yin Rul (Viviane)**  
**AIG**

FNOL Adjuster I  
Auto Claims | AIG Asia Pacific Insurance Pte. Ltd.

Tel: 8001206556 | Ext: 1002208  
[Yinrul.Hor@aig.com](mailto:Yinrul.Hor@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Sent:** Friday, October 8, 2021 10:06 AM  
**To:** Hor, Yinrul <Yinrul.Hor@aig.com>; claims@premiumauto.com.sg; SUR <sur@lkkauto.com>  
**Subject:** [EXTERNAL] FW: OWN DAMAGED CLAIM FOR VEHICLE SDD 3939 D DOA 7/9/2021 (AIG REF: 9592700373SG)

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

Dear Yin Rul,

Kindly assist below email from repairer.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**From:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Friday, 8 October 2021 8:51 AM

**To:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin-B <[admin-b@lkkauto.com](mailto:admin-b@lkkauto.com)>

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: OWN DAMAGED CLAIM FOR VEHICLE SDD 3939 D DOA 7/9/2021

Dear Veron,

We understand that there is a \$100 excess. We counter propose fully wavier for her excess as this accident was not cause by your insured.

Kindly inform the OIC of this case .

**Thank you**

**Best Regards,**

**Zoey Kum**

**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

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