

## Veron Chen (LKKAUTO)

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**From:** Hor, Yinrul <Yinrul.Hor@aig.com>  
**Sent:** Monday, 13 December 2021 6:33 PM  
**To:** Edwin Abcede Caina  
**Cc:** Mohd Rizal, Nur Mariah Huibrechts; Nadaraja, Deeban; Admin A; SUR  
**Subject:** aigencrypt RE: OD / SMZ4499C / DOA 8.12.2021 - Enquire DL Documents

**Importance:** High

Hi Edwin,

Received undertaking letter and interview form with thanks.

As mentioned in previous email, kindly advise from insured's driver whether she has any documents to prove that she has more than 2 years driving experience in her home country.

If yes, kindly provide the documents for our further review.

Be informed that as per insured's extracted policy T&C below, additional \$3000 under IDR excess will be included if the driver is under aged of 23 and/or less than 2 years driving experience.

### **2(m). Inexperienced Driver Excess**

You have to pay an additional sum of \$3000.00 as Inexperienced Driver " (IDR)" Excess for any claim which occurred when the Vehicle was driven by You or an Authorised Driver who has less than 2 years' driving experience. The IDR Excess applies in addition to the Excess applicable for every claim made under Part B Section 1 of this Policy, irrespective of whether such excess has been waived.

If an Excess is payable for a claim made under Part B Section 2 of this Policy, this IDR Excess will apply in addition to such Excess.

If for any reason We have made any payment which includes the IDR Excess payable by You, You have to refund to Us such Excess paid.

This IDR Excess shall not apply to loss or damage to the Vehicle caused by Theft, Robbery, housebreaking, external explosion, fire, self-ignition, or lightning except if it is stated to be applicable in the Policy Schedule.

Thanks & Regards,

**Hor Yin Rul (Viviane)**

AIG

**FNOL Adjuster I**

Claims | AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way #10-16 Singapore 079120

**Tel +65 6830 7871**

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**From:** Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>  
**Sent:** Monday, December 13, 2021 6:20 PM  
**To:** Hor, Yinrul <Yinrul.Hor@aig.com>  
**Cc:** Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>; Nadaraja, Deeban <Deeban.Nadaraja@aig.com>; 'Admin A' <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>  
**Subject:** [EXTERNAL] RE: OD / SMZ4499C / DOA 8.12.2021 - Request Documents

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Hi,

Please see attached undertaking letter, Thank you

Best Regards,

**Edwin Caina**  
Advisor- Customer Service



Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339  
T: +65 6568 4501 • F: +65 6565 1240 • H: +65 91819978 •

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**From:** Hor, Yinrul <[Yinrul.Hor@aig.com](mailto:Yinrul.Hor@aig.com)>  
**Sent:** Monday, December 13, 2021 9:22 AM  
**To:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Cc:** Mohd Rizal, Nur Mariah Huibrechts <[NurMariahHuibrechts.MohdRizal@aig.com](mailto:NurMariahHuibrechts.MohdRizal@aig.com)>; Nadaraja, Deeban <[Deeban.Nadaraja@aig.com](mailto:Deeban.Nadaraja@aig.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: OD / SMZ4499C / DOA 8.12.2021 - Request Documents  
**Importance:** High

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เพื่ออ่านมันให้เปิดไฟล์ที่แนบมา

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