

EzLyna (LKKAUTO)

From: Bernadine Gan <bernadine.gan@gmail.com>
Sent: Thursday, 17 November 2022 3:12 PM
To: EzLyna (LKKAUTO)
Subject: Re: ACCIDENT INVOLVING SGD3068G (AIG) AND SLM2422S AT/ALONG AMOY STREET ON 29/10/2022
Attachments: WhatsApp Chat - Shafe.zip

Hi EzLyna,

Attached is the whatsapp conversation (please refer to file attached). I have highlighted some of the key notes below:

[29/10/22, 19:49:56] Bernadine Gan: Hi Shafe
Sorry can you take a photo of the front of your IC again as the one I took was blue so that I can submit your particulars in my report.
Thanks
Bernadine
[29/10/22, 19:50:36] Shafe: Sure
[29/10/22, 19:51:13] Shafe: <attached: 00000005-PHOTO-2022-10-29-19-51-13.jpg>
[29/10/22, 21:29:21] Shafe: Ms Bernadine...
Hope u are safely back home.
[29/10/22, 21:31:15] Bernadine Gan: Oh that's so kind of you
I'm actually still at Amoy
Did you manage to get the car back safely? Where are you parking it if the car door can't close?
[29/10/22, 21:31:53] Shafe: Yes Ms. Im safely home. Secured door with bicycle hooks 🙏😁🙏
[29/10/22, 21:32:23] Shafe: Im parking at my brother's condo til Monday morning
[29/10/22, 21:33:22] Shafe: I just wana check if u were aware that my rear door was ajar slightly before u drove past....
[29/10/22, 21:33:57] Bernadine Gan: No I was not actually
[29/10/22, 21:34:19] Shafe: Cos my family abit shaken up, but injury free.... 🙏
My wife was injecting insulin so the ajar door was to keep the cabin light on for her to see
[29/10/22, 21:35:02] Bernadine Gan: Yes I can imagine
Hopefully they will be better soon
[29/10/22, 21:35:27] Shafe: Had my son just opened fully n set 1 foot out, it would be a scarier scene
[29/10/22, 21:35:51] Bernadine Gan: Understand
[29/10/22, 21:36:09] Shafe: Hope u wont be affected too frm this.... 🙏
[29/10/22, 21:36:56] Bernadine Gan: Thank you so much
Hope that everything will be resolved as soon as possible and we get our car back good as new
[29/10/22, 21:37:19] Shafe: 🙏🙏🙏... yes! 😁
[30/10/22, 11:09:18] Shafe: Gd morning Ms Bernadine...
My son didn't capture the rear of ur car.
May i know wat CLA model u driving pls?
[30/10/22, 11:48:09] Bernadine Gan: Good morning
It's CLA200
Are you making a report today?
I saw that IDAC is closed for business?
[30/10/22, 12:59:41] Shafe: CLA200. Gt it thnx 🙏
[30/10/22, 13:00:51] Shafe: Yup.... workshop/IDAC closed. But my insurance guy passed me the form to fill up first so that wont have to rush tomoro.... im rushing back to work after
[30/10/22, 13:02:21] Bernadine Gan: Ok got it thanks

By the way which is your insurance company?

Mine is AIG

I think you need this detail as well

[30/10/22, 13:03:03] Shafe: Actually.... they can obtain fem database once plate no is entered

[30/10/22, 13:03:12] Bernadine Gan: Ok will do thanks

[30/10/22, 13:03:39] Shafe: But no prob... i give u mine

[30/10/22, 13:15:03] Shafe: Mine is ERGO Insurance Pte Ltd 🙏

[30/10/22, 13:18:03] Shafe: Also, just to be upfront...

Since im filling up the report papers, i will be stating that

your car hit my opened rear LHS car door when my car was parked stationary, so I will proceed to file a claim against your policy on Monday.

Fyi pls.... so we are on the same page

[30/10/22, 13:20:31] Bernadine Gan: Yes that's fair

I will say I drove past and did not notice the car door opened and my car hit against the door causing damage to both yours and mine. Ok?

[30/10/22, 13:21:30] Shafe: 🙏

[30/10/22, 13:21:40] Shafe: Thank you....

[30/10/22, 13:22:06] Shafe: So sorry we had to meet under this bad circumstances

[30/10/22, 13:22:18] Bernadine Gan: Thank you for your kindness too.

I will bring my car to C&C workshop tomorrow to have them help with the reporting.

[30/10/22, 13:22:35] Shafe: Sounds good

[30/10/22, 13:22:43] Bernadine Gan: When this is over would love to invite your family out for a meal.

[30/10/22, 13:23:09] Shafe: Aww.... so very kind of u 🌟

[30/10/22, 13:23:55] Shafe: Hopefully all gors smoothly. Just msg or call me if there's any other inquiry u/ur insurance needs 🙌

[30/10/22, 13:24:00] Shafe: Goes*

[30/10/22, 13:24:09] Bernadine Gan: Will do

Take care for now

[30/10/22, 13:24:16] Shafe: U too

[30/10/22, 13:25:25] Bernadine Gan: Sorry one question

Accident time around 7.30pm?

[30/10/22, 13:27:51] Shafe: Abt 7:50pm.... give or take few minutes

[30/10/22, 13:28:14] Shafe: Cos i called my insurer as soon as u drove off...

[30/10/22, 13:28:54] Shafe: Call was 08:06pm.... so i reckon it happened arnd 07:50pm

[30/10/22, 13:29:04] Bernadine Gan: Ok thank you

[30/10/22, 13:29:09] Shafe: 🙏

Any question please feel free to call me.

Thank you!

Bernadine

On Tue, Nov 15, 2022 at 4:20 PM EzLyna (LKKAuto) <ezlyna@lkkauto.com> wrote:

Dear Gan May May Bernadine,

Our Ref: CC6/AIG22010970/Apa3

ACCIDENT INVOLVING SGD3068G (AIG) AND SLM2422S AT/ALONG AMOY STREET ON 29/10/2022

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 SLM2422S against your insurance policy.

Both parties involved have given conflict of 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 10 days i.e. by 25th November 2022, 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 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.

Thank you.

Best Regards,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

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