

EzLyna (LKKAUTO)

From: EzLyna (LKKAUTO)
Sent: Thursday, 16 February 2023 10:50 am
To: Binghui Ho
Cc: Admin A; hungcher@aia.com.sg
Subject: RE: ACCIDENT INVOLVING SDJ87A (AIG) AND SFF1520G AT/ALONG KPE TOWARDS SENTOSA LANE 1 ON 14/01/2023

Dear Mr Binghui Ho,

We refer to your email below. Sorry for the late reply.

Please find enclosed herewith Motor Accident Guidelines.

C. General Rules and Exclusions for Chain Collision

1. This section sets out the apportionment of liability for the scenarios involving 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 claims submitted through lawyers which may include injury claims). BOLA is still applicable for the 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
 - ii) Regardless whether the damage caused by the impact is serious or minor or whether the impact has caused visible damage.

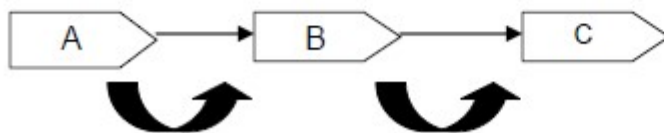
5. Pre-repair survey/inspection

Insurer must directly notify workshop/lawyer in writing to re-direct to the correct insurer within 02 working days from notification. Insurer should not contact the correct insurer directly.

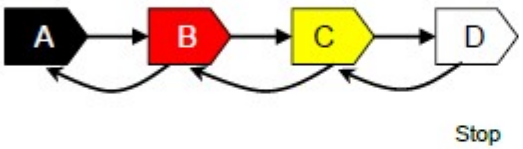
6. Claim submission where it involves lawyers.

If third party lawyer/workshop/claimant submit combined claim (i.e. both PD & PI), the rear vehicle insurer is to settle PD at 100% (regardless of quantum) and offer to settle for PI (according to liability).

This is applicable both at writ or pre-writ stage.



If C sues both A & B, where B does not respond to claim after A has written to B to takeover the claim, and A has to settle the PD claim (or combined claim) first, A is entitled to recover from B the full amount of PD claim (including costs & disbursements incurred out of the claim).

	SCENARIO	DESCRIPTION
28.		<p>Driver of the vehicle behind will be 100% liable for losses incurred by the vehicle immediately in front only</p> <p>Reason: To avoid costly litigation for collision damages</p> <p>Note:</p> <p>In cases where vehicle A lost control:</p> <ol style="list-style-type: none"> If there is no contact between A and B, B is 100% liable to C, C is 100% liable to D

Based on the Guideline above, your insurer AIG will handle & settle Personal Injury & Property Damage claims from the vehicle in front of you at this chain collision. We as the appointed Adjuster by AIG, we only handle & settle Property Damage claim (cost of repair + Loss of use/rental & disbursements).

As Third Party has appointed Premium Automobiles Pte Ltd to submit his/her property damage claim against AIG. We will handle this claim by sending our surveyor to the workshop to conduct Pre-Repair Inspection/ Re-Inspection & final inspection after the repair. Our surveyor will check parts price & the damages has to consistent with the accident reported by both parties. After finalizing with Third party's workshop, third party workshop will submit letter of demand to us for an offer. We will prepare Surveyor Report + Photos and Letter of Demand to AIG for approval.

As you are not the proximate cause of this chain collision. AIG will seek recovery from the faulty party (insurer).

If you have any enquiry, pls contact me at 80287880. Thank you.

**I am working from home from 30th~17th February 2023. If you wish to contact me, pls whatsapp call at 80287880 or email.*

Best Regards,
Ezlyna Eng | Case Handler
LKK Auto Consultants Pte Ltd
 phone: 6841-6051 | email: Ezlyna@lkkauto.com |
 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Binghui Ho <hobinghui@hotmail.com>
Sent: Friday, January 20, 2023 5:35 PM
To: Ezlyna (LKKAuto) <ezlyna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; hungcher@aia.com.sg
Subject: Re: ACCIDENT INVOLVING SDJ87A (AIG) AND SFF1520G AT/ALONG KPE TOWARDS SENTOSA LANE 1 ON 14/01/2023

Hi Ezlyna,

Was a pleasure speaking with you earlier on the phone. Thank you for addressing my concerns.
Based on our earlier tele conversation, I would like to enquire on how this decision of the liability not in favor on my end was made.
As mentioned earlier as well, I have clear dashcam footage from my car that indicates that SFF1520G was indeed abruptly braking and tailgating the car in front.
If possible, may I have your help in pointing me to the right direction to appeal in this decision?
I understand that my No Claim Discount is in play and will not affect my insurance policy. But the decision to have myself fully liable does affect the excess amount I have to pay.
I kindly seek your understanding and I look forward to your response.

Best Regards,
Bing Hui

From: EzLyna (LKKAuto) <ezlyna@lkkauto.com>
Sent: Friday, January 20, 2023 5:09 PM
To: hobinghui@hotmail.com <hobinghui@hotmail.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SDJ87A (AIG) AND SFF1520G AT/ALONG KPE TOWARDS SENTOSA LANE 1 ON 14/01/2023

Dear Bing Hui,

As per our previous tele conversation.

Please be informed that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Thank you.

“Happy New Year & Gong Xi Fa Cai”

With warmest regards,
Ezlyna
LKK Auto Consultants Pte Ltd
phone: 6841-6051 | email: Ezlyna@lkkauto.com |
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: EzLyna (LKKAuto)
Sent: Friday, 20 January 2023 4:22 pm
To: hobinghui@hotmail.com
Cc: Admin A <admin-a@lkkauto.com>
Subject: ACCIDENT INVOLVING SDJ87A (AIG) AND SFF1520G AT/ALONG KPE TOWARDS SENTOSA LANE 1 ON 14/01/2023

Dear Ho Say Ngiu & Ho Bing Hui,

Our Ref: CC3/AIG23000571/Apa3

ACCIDENT INVOLVING SDJ87A (AIG) AND SFF1520G AT/ALONG KPE TOWARDS SENTOSA LANE 1 ON 14/01/2023

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 **SFF1520G** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

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.

*I am working from home from 19 & 20th January 2023 & 30th~17th February 2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

Will be working from the office on 25th~27th January 2023.

Best Regards,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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