

Zaini (LKK Auto)

From: Mohamedrasheed, Rashidah <Rashidah.Mohamedrasheed@aig.com>
Sent: Tuesday, 30 January 2018 10:40 AM
To: Zaini (LKK Auto)
Cc: Hsiao Tong (LKKAuto)
Subject: Our Ref: 7152081724SG_ACCIDENT INVOLVING VEHICLES SCU 868S(OI) AND SJQ 2459P(TP) ON 12/11/2017
Attachments: RE: Your Ref: SCU 868S_ACCIDENT INVOLVING SCU 868S AND SJQ 2459P ON 12.11.2017

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Zaini,

Please reject this claim.

Thank you

Rashidah Rasheed

AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1767 | Fax +(65) 6835 7416

Rashidah.Mohamedrasheed@aig.com | www.aig.com.sg

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From: Zaini (LKK Auto) [mailto:Zaini@lkkauto.com]
Sent: Tuesday, January 09, 2018 11:57 AM
To: Mohamedrasheed, Rashidah
Cc: Hsiao Tong (LKKAuto)
Subject: RE: our Ref: 7152081724SG_ACCIDENT INVOLVING VEHICLES SCU 868S(OI) AND SJQ 2459P(TP) ON 12/11/2017

WITHOUT PREJUDICE

Dear Rashidah,

We clarified with insured driver on the above matter.

Our Insured mentioned that his vehicle is already travelling along the middle lane of the roundabout prior to the collision. He has no CCTV footage to prove/show the abovementioned light condition from his perspective. OI strongly disputed and refused to settle as he believed that his vehicle which was already in the roundabout has precedence. Enclosed copy of email from our insured for your perusal.

We have requested for the longer version of accident CCTV footage but TP opined that the video footage had clearly revealed how's the accident happened.

Till date, we have checked again and yet to receive any further updates on OI PD CLAIM and PIR from MOVA / OI / TP on the above matter.

For your approval and/or further instructions please.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Mohamedrasheed, Rashidah [<mailto:Rashidah.Mohamedrasheed@aig.com>]

Sent: Friday, 29 December 2017 10:52 AM

To: Zaini (LKK Auto)

Cc: Hsiao Tong (LKKAuto)

Subject: our Ref: 7152081724SG_ACCIDENT INVOLVING VEHICLES SCU 868S(OI) AND SJQ 2459P(TP) ON 12/11/2017

Hi Zaini,

We need clarification if OI beat the red light or he IS already in the roundabout and just happened that the traffic change green on Third party.

Please seek TP to proof his claim. Please obtain 30s-40s of the Third party video footage prior to the accident.

Any Police Investigation result for this claim?

Appreciate it. Thank you

Rashidah Rasheed

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

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From: Zaini (LKK Auto) [<mailto:Zaini@lkkauto.com>]

Sent: Friday, December 22, 2017 5:58 PM

To: Mohamedrasheed, Rashidah

Cc: Hsiao Tong (LKKAuto)

Subject: RE: Your Ref: 7152081724SG_ACCIDENT INVOLVING VEHICLES SCU 868S(OI) AND SJQ 2459P(TP) ON 12/11/2017

Dear Rashidah,

1. Based on TP video footage, green light was in his favour. Please advice light condition Green or Red from Insured position.

Our Insured mentioned that his vehicle was travelling along the middle lane of the roundabout prior to the collision. He has no CCTV footage to prove/show the abovementioned light condition from his perspective.

2. Insured mentioned that he have submitted his claim against Third party thru Mova. What is the status? Please obtain a copy of the documents should the claim have been settle.

We checked with both of our insured and workshop on the above matter. We were informed that the claim is still pending and our insured will revert to us for an update (if any).

Hope the above clarifies.

For your further instructions.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Mohamedrasheed, Rashidah [<mailto:Rashidah.Mohamedrasheed@aig.com>]

Sent: Thursday, 21 December, 2017 9:20 AM

To: Zaini (LKK Auto)

Cc: Hsiao Tong (LKKAuto)

Subject: Your Ref: 7152081724SG_ACCIDENT INVOLVING VEHICLES SCU 868S(OI) AND SJQ 2459P(TP) ON 12/11/2017

Hi Zaini,

1. Based on TP video footage, green light was in his favour. Please advice light condition Green or Red from Insured position.
2. Insured mentioned that he have submitted his claim against Third party thru Mova. What is the status? Please obtain a copy of the documents should the claim have been settle.

Thank you

PLEASE NOTE THAT CONTENTS OF THIS EMAIL SHOULD NOT BE CONSTRUED AS ANY ADMISSION OF LIABILITY ON THE PART OF OUR INSURED AND/OR INSURERS. WE HEREBY MAINTAIN FULL RESERVATION OF RIGHTS AND ALL DEFENCES AVAILABLE TO US

Rashidah Rasheed

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

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From: Zaini (LKK Auto) [<mailto:Zaini@lkkauto.com>]

Sent: Wednesday, December 20, 2017 12:21 PM

To: Mohamedrasheed, Rashidah

Cc: Hsiao Tong (LKKAuto)

Subject: RE: Your Ref: 7152081724SG_ACCIDENT INVOLVING VEHICLES SCU 868S(OI) AND SJQ 2459P(TP) ON 12/11/2017

Dear Sirs,

We refer to our email dated 01.12.2017

Kindly let us have your approval/ instruction as third party (**Charn's Customcraft**) is chasing for offer.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Zaini (LKK Auto)

Sent: Friday, 1 December, 2017 9:16 AM

To: 'Rashidah.Mohamedrasheed@aig.com'

Cc: Hsiao Tong (LKKAuto)

Subject: Your Ref: 7152081724SG_ACCIDENT INVOLVING VEHICLES SCU 868S(OI) AND SJQ 2459P(TP) ON 12/11/2017

Your Ref: 7152081724SG

Our Ref: CC6/AIG17022108/T1pb3

Dear Sirs,

ACCIDENT INVOLVING VEHICLES SCU 868S(OI) AND SJQ 2459P(TP) ON 12/11/2017

We refer to the above matter.



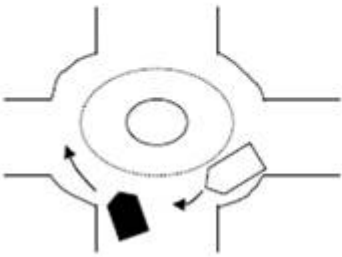
TP reported that green light was in his favour when he drove off from newton road and collided with OI vehicle. Enclosed copy of TP CCTV footage for your review.

OI reported that he was driving along the middle lane of the roundabout when TP suddenly collided onto his left rear portion of his vehicle. No CCTV footage or accident photos provided by OI till date.

Based on TP CCTV footage, after review, we observed OI vehicle was travelling on the roundabout when TP vehicle, which was moving off from newton road with green light in its favour, collided onto OI vehicle.

We had spoken to the Insured where he confirmed that at the material time, he was travelling at the said location as reported when TP vehicle was entering into the roundabout and collided onto his rear left portion of his vehicle. OI strongly disputed and refused to settle as he believed that his vehicle which was already in the roundabout has precedence. Enclosed copy of email from our insured for your perusal.

We are of the view that OI version is more credible and based on the TP CCTV footage, the above scenario best fits in BOLA 12.

	SCENARIO	DESCRIPTION	 X	 Y
	ROUNDAABOUT - Entering (Controlled / Uncontrolled)			
12.		Vehicle X – Entering into the Roundabout Vehicle Y – Moving along in the Roundabout Reason: Vehicle already in the roundabout has precedence	100%	0%

As such, we intend to reject the TP claim.

For your approval and/or further instructions please.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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