

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 27 June 2018 3:47 PM  
**To:** 'Lee, Ming-Yao'  
**Subject:** RE: <Seek Instruction> Your Ref: 2795705832SG \*Our Ref: CC6/AIG18002053/T1pb3 [ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018]

Hi Ming Yao,

We refer to your below email.

We have managed to speak with OI, Mr Pang on this matter. OI mentioned that third party was not paying attention(using mobile phone) and caused the accident. He further mentioned that it is very clear that third party made U-turn and collided onto his vehicle (right side portion). OI disputed third party claim.

In view of this, we will proceed to reject third party claim based on BOLA 11(b).

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Lee, Ming-Yao [mailto:MingYao.Lee@aig.com]  
**Sent:** Wednesday, 16 May 2018 5:32 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** RE: <Seek Instruction> Your Ref: 2795705832SG \*Our Ref: CC6/AIG18002053/T1pb3 [ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018]

Hi Hsiao Tong,

Sorry for late reply.

Based on damage patterns, it seems like TP's version is more accurate. In view of the scratches. Would you please call insured to prompt insured whether if TP was stationary as what TP reported?

However, if insured insisted that TPV was trying to squeeze in, you may reject the claim under BOLA 11(b).

Thanks & Best Regards,

**George Lee**  
**AIG**

Complex Claims Examiner  
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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** 05 May 2018 12:53

**To:** Lee, Ming-Yao

**Subject:** <Seek Instruction> Your Ref: 2795705832SG \*Our Ref: CC6/AIG18002053/T1pb3 [ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018]

Your Ref: **2795705832SG**

Our Ref: CC6/AIG18002053/T1pb3

Dear Sirs,

**ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018**

We refer to the above matter.

Third party reported that he was making a U-turn at the junction of New Bridge road and Upp cross St into Eu Tong Seng St towards Clark Quay. Our insured driver had stopped inside the yellow box due to front vehicles had stopped to wait for traffic light. When the traffic flow started to move, our insured driver overtook third party vehicle and collided onto third party vehicle.

Our insured driver reported that she was travelling towards Clark Quay. Third party who was making a U-turn did not stop and collided onto her vehicle.

There was no video/witness statement from both parties.

Based on both parties report and the available information on hand, we are of the opinion that our insured has the right of way. Third party should give way as he was making a U-turn.

In view of the above, we are intending to reject third party claim.

**For your approval/comments/instruction.**

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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