Vic (LKKAuto)

From: Loh, Chee-Heng < Chee-Heng.Loh@aig.com>

Sent: Monday, 29 April, 2019 7:25 PM

To: Vic (LKKAuto)
Cc: Admin A

Subject: RE: Your Ref: 2804897587SG_ACCIDENT INVOLVING VEHICLES SKD 8425D AND

SHD 186G ON 03/02/2018 LKK REF CC3/AIG18002524/Khb3

Dear Vic,

Since claim has been rejected, kindly proceed to submit report for closure within the next 2 weeks.

Thank you.

Best regards, Loh Chee Heng AIG

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

AIG Building, 78 Shenton Way #08-16 Singapore(079120) Tel +(65) 6419 1881

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From: Loh, Chee-Heng

Sent: Monday, 12 November 2018 12:06 PM **To:** Vic (LKKAuto) <vicalpeh@lkkauto.com> **Cc:** Admin A <admin-a@lkkauto.com>

Subject: RE: Your Ref: 2804897587SG_ACCIDENT INVOLVING VEHICLES SKD 8425D AND SHD 186G ON 03/02/2018

LKK REF CC3/AIG18002524/Khb3

Dear Vic,

It may be difficult for insured to be absolved from liability in this merging lanes accident. TP report stated OIV which was on the left suddenly swerved into TP's lane. Though insured may insist that OIV was ahead of TPV, but there is no evidence to prove insured's version.

Nevertheless, you may proceed as suggested to reject claim based on your assessment, and then see the response from TP repairer.

Thank you.

Best regards, **Loh Chee Heng AIG**

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

78 Shenton Way #08-16 Singapore(079120) Tel +(65) 6419 1881 | Fax +(65) 6835 7416 Chee-Heng.Loh@aig.com | www.aig.com.sg

From: Vic (LKKAuto) [mailto:vicalpeh@lkkauto.com] Sent: Thursday, November 01, 2018 4:15 PM

To: Loh, Chee-Heng Cc: Admin A; Vic (LKKAuto)

Subject: Your Ref: 2804897587SG_ACCIDENT INVOLVING VEHICLES SKD 8425D AND SHD 186G ON 03/02/2018

LKK REF CC3/AIG18002524/Khb3

Your Ref: 2804897587SG

Our Ref: CC3/AIG18002524/Khb3

Dear Chee Heng,

ACCIDENT INVOLVING VEHICLES SKD 8425D AND SHD 186G ON 03/02/2018

We refer to the above matter.

It was reported that by both drivers that the accident took place at the merging lane.

We had spoken to the Insured Mr Tan where he insisted that he is not at fault of this accident as all the while, he was ahead of TP vehicle on the merging lane.

Both parties have no further video footage and evidence to support their version of the accident except some photos taken by Insured after the shifted the vehicle at the road side (as attached email from OI).

In view of Insured being the vehicle ahead of TP vehicle and has the right of way, we would like to reject the TP claim.

For your approval and/or further instructions please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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