

Vic (LKKAuto)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Tuesday, 25 September, 2018 12:23 PM
To: Lina Tan
Cc: Vic (LKKAuto)
Subject: RE: AIG ref: 4998116656SG-003 II accident involving SFT251R & SLM3958G on 18/03/18

Dear Ms. Lina,

The content of your email is duly noted.

thank you,

Saliha Syed Yusoff

AIG

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

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From: Lina Tan [mailto:linatan@ymail.com]
Sent: Friday, September 21, 2018 12:44 PM
To: Syed-Yusoff, Saliha
Cc: Vic (LKKAuto)
Subject: Re: AIG ref: 4998116656SG-003 II accident involving SFT251R & SLM3958G on 18/03/18

Given that scenario - I will send my car to Progressive Motors for repairs. They will process my request and the adjusters will view the damage and will give the approval to commence.

Lina

Mobile: [+65 9636 0454](tel:+6596360454)

Email: linatan@ymail.com

On 19 Sep 2018, at 5:53 PM, Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com> wrote:

Dear Ms. Lina,

We refer to the above-captioned.

This matter has been escalated by M/s LKK Auto Consultant for our further deliberation.

Having carefully studied the matter, we regret to inform that we are maintaining our assessment which is liability is not in our favor based on the following reasons:-

1. Onus is very much on vehicle approaching the major road to ensure that the traffic is clear before proceeding and should give way to oncoming vehicles travelling on the major road.
2. Based on the enclosed still shot, the marking on the lane you were travelling is for 'left turn only', however based on your accident statement, you were making a right turn instead. Even if you are allowed to make a right turn, our assessment still remains.
3. We enclosed herewith video footage provided by SLM3958G for your easy reference. As the traffic ahead is clear, he has precedence to move forward.
4. We also enclosed herewith 3 scenarios extracted from the Motor Accident Guideline; it serves as a guide to the application for the apportionment of liability by the state court. Liability apportionment is 80% is against the turning party, which is according to our assessment of the accident.

(d)

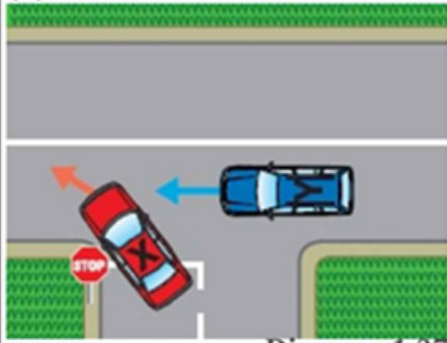


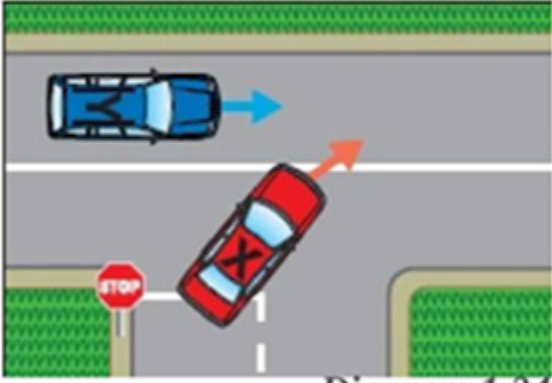
Diagram 1.37

Vehicle X – Turning left into the major road from a minor road with a “stop” line/“stop” sign at the junction adjoining the major road

Vehicle Y – Moving straight ahead on the major road from

Reason(s): Driver Y on the major road has right of way, but should keep a lookout for vehicles turning into the major road from an adjoining minor road. Driver Y should also take evasive action to avoid a collision. Driver X approaching the major road from a minor road should stop at the “stop” line/“stop” sign to give way to oncoming traffic on the major road.⁴¹

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T-JUNCTIONS		
13.	<p>(a)</p>  <p style="text-align: center;"><i>Diagram 1.34</i></p> <p>Vehicle X – Turning right into the major road from a minor road with a “stop” line/“stop” sign at the junction adjoining the major road</p> <p>Vehicle Y – Moving straight ahead on the major road from the left</p>	<p>Reason(s): Driver Y on the major road has right of way, but should keep a lookout for vehicles turning into the major road from an adjoining minor road. Driver Y should also take evasive action to avoid a collision. Driver X turning right from a minor road should stop at the “stop” line/“stop” sign to give way to traffic approaching from both sides/directions of the major road.³⁸</p>

To mitigate our losses in this accident, are of the view that the matter ought be settled before they proceed with litigation. This is because once the case is litigated, costs will escalate as there will be 2 sets of legal fees, one for the third party and one for AIG. If the case is protracted further in Court, the legal fees itself may be higher than the repair cost itself, which is not cost effective.

Under Policy Condition 9, we shall have the full discretion in the process and settlement of the said Third Party Claim. We, as your insurer will therefore proceed to settle the matter at best available to us and shall write to inform you once the matter have been closed.

Kindly be informed that our settlement is on a without prejudice basis and shall not be construed as an admission of liability.

Also, your No Claim Discount (NCD) will be penalised upon next renewal. However, should you able to recover 80% of your claim against M/s MSIG Insurance, kindly forward the supporting documents to AIG for our u/writer’s consideration on NCD re-instatement.

Please rest assured that we will handle this claim to the best of our interest and do not hesitate to contact the undersigned if you have any further enquiries with regards to this matter.

Regards,
Saliha Syed Yusoff
AIG

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

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<Video - Accident (7).MP4>

<4998116656SG STILLSHOT.JPG>

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