

Khanchna (LKK Auto)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Friday, September 11, 2020 11:46 AM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

Follow Up Flag: Follow up
Flag Status: Completed

Dear Khanchna,

Please maintain.

Kind Regards,
Saliha

Saliha Syed Yusoff

AIG

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

AIG Building, 78 Shenton Way #08-16, Singapore 079120
Tel +(65) 6419 1917 |
www.aig.sg

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From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Tuesday, August 4, 2020 12:08 PM
To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

This message is from an external sender; be cautious with links and attachments.

Dear Ms. Saliha,

We refer to the above matter.

As instructed, we maintained our offer to third party workshop as follows:

| | |
|--|--------------------|
| | |
| 1. Cost of Repair (w/GST) | \$ 1,712.00 |
| 2. Loss of Rental (w/GST) (2 days x \$120) | \$ 256.80 |
| Total | \$ 1,968.80 |
| 80% | \$ 1,575.00 |

Third party workshop rejected the offer and is seeking revised offer to wrap up at **\$1,650.00 (all in)**.

They informed us that they are unable to go for GIA deliberation as it has been over a year and third party may have to resort to pass the claim to lawyers instead.

Your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Monday, 27 July 2020 11:49 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

Dear Khanchna,

Kindly maintain 80% and we are prepared to go for GIA deliberation if repairer adamant on \$1.8k for settlement

Kind Regards,

Saliha

Saliha Syed Yusoff

AIG Building, 78 Shenton Way #08-16, Singapore 079120
Tel +(65) 6419 1917 |
www.aig.sg**IMPORTANT NOTICE:**

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From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]
Sent: Wednesday, May 6, 2020 9:22 AM
To: Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>
Cc: Admin A <admin-a@lkkauto.com>; Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Subject: [EXTERNAL] Seeking approval for revised offer - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

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Dear Bennie,

We refer to the above matter and our discussion on 17/1/2020 at LKK.

Our initial offer on 50% basis was strongly rejected and TP wanted to consider GIA deliberation.

Instructions were given to us during the said discussion to settle at best at 80% liability but our offer as follows was rejected.

| | |
|--|--------------------|
| | |
| 1. Cost of Repair (w/GST) | \$ 1,712.00 |
| 2. Loss of Rental (w/GST) (2 days x \$120) | \$ 256.80 |
| Total | \$ 1,968.80 |
| 80% | \$ 1,575.00 |

Third party wants to settle at **\$1,800.00(all in)**.

Kindly let us have your approval.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Monday, December 9, 2019 11:20 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

Dear Khanchna,

Kindly take note that an attempt to have a private settlement should not be construed as an admission of liability. Likewise when one driver apologized for causing any inconveniences. This is a clear cut case of TP trying to enter the yellow box and rightfully under BOLA, it's 100% against them.

However, on the fact that our insured was stationary in the yellow box when he's not supposed to and he moved off from stationary position, we have offered 50% for amicable settlement.

We maintain our position and they may proceed for GIA deliberation if they want to.

Kind Regards,
Saliha

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

AIG Building, 78 Shenton Way #08-16, Singapore 079120
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From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: Tuesday, November 26, 2019 3:55 PM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: Seeking approval on liability - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

This message is from an external sender; be cautious with links and attachments.

Dear Ms. Saliha,

The above matter and e-mail below refers.

Kindly be informed that we have maintained liability at 50% but Third party rejected the same and is considering GIA deliberation.

Third party had also highlighted that Insured had initially tried to attempt private settlement and had furnished whatsapp conversations between them but settlement was not reached.

Kindly advice.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Friday, 11 October 2019 9:24 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Seeking approval on liability - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

Dear Khanchna,

TP turning into the main road when traffic starting to move off, on what basis we should settle on 100% basis?

Please maintain 50%.

Kind Regards,

Saliha

Saliha Syed Yusoff

AIG

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

AIG Building, 78 Shenton Way #08-16, Singapore 079120

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

Sent: Wednesday, October 9, 2019 4:19 PM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: Seeking approval on liability - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

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Dear Ms. Saliha,

The above matter and e-mail below refers.

Appreciate your approval as per our e-mail dated 13/9/2019 as third party repairer is chasing.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Monday, 7 October 2019 9:51 AM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Seeking approval on liability - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

Dear Ms. Saliha,

The above matter and e-mail below refers.

Appreciate your approval as per our e-mail dated 13/9/2019 as third party repairer is chasing.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Monday, 30 September 2019 11:24 AM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Seeking approval on liability - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

Dear Ms. Saliha,

The above matter and e-mail below refers.

Kindly be informed that since both Insured driver and third party did not lodge police reports, there is no PIR.

Appreciate your approval as per our e-mail dated 13/9/2019.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Friday, 27 September 2019 11:32 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Seeking approval on liability - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

Khanchna,

Please follow up with insured if there is any PIR received.

Kind Regards,
Saliha

Saliha Syed Yusoff

AIG

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

AIG Building, 78 Shenton Way #08-16, Singapore 079120

Tel +(65) 6419 1917 |

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

Sent: Monday, September 23, 2019 4:03 PM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: Seeking approval on liability - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

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Dear Ms. Saliha,

The above matter and our e-mail as trailed refers.

Appreciate your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Friday, 13 September 2019 11:35 AM

To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Seeking approval on liability - AIG REF: 3547264254SG / ACCIDENT INVOLVING GBE 4045S [AIG] AND SKH 5744G [TP- W/S TAN LIM MOTOR PTE LTD] ON 01.09.2018

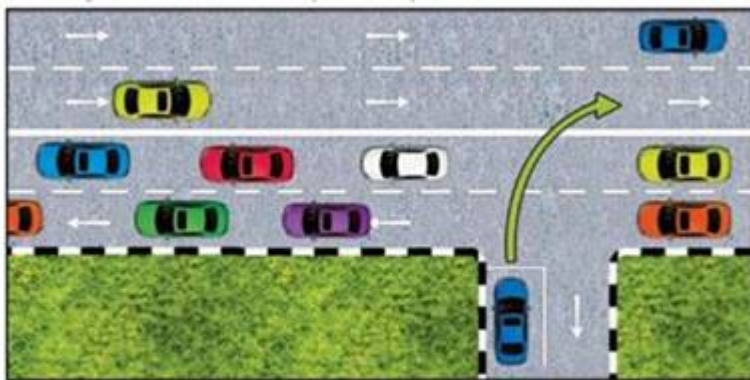
Dear Ms. Saliha,

We refer to the above matter and your instructions on liability in your e-mail dated 8/10/2018.

Please be informed that the third party has rejected the offer on 50% liability basis and are looking at 100% liability against our Insured otherwise he wants to appoint lawyers to litigate.

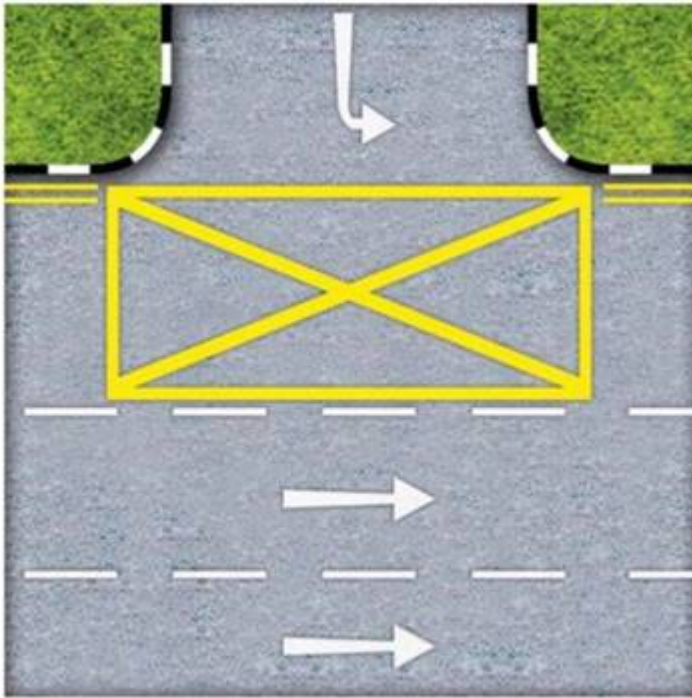
We have reviewed the accident video footage and noted that the third party is stationary waiting at the yellow-box from minor road to main road and our Insured vehicle at the main road is also at the Yellow-box, and when the traffic starts moving, Insured vehicle had just proceeded and collided into the Third party vehicle that was already in front of him.

Please refer below to item 121 from Final Theory of Driving, the Official Handbook (9th Edition):



121 In a traffic hold-up, it is courteous to allow vehicles in the minor road to proceed even in the absence of the yellow-box.

Please refer below from Final Theory of Driving, the Official Handbook (10th Edition):



(k) Yellow Box

Do not drive into the yellow box when traffic has come to a standstill at the left lane. Give way to vehicles from the side road entering the main road.

Please refer below to scenario b from Motor Accident Guide (2nd Edition):

| SCENARIO | REASON(S) | X % | Y % |
|---|---|--------|--------|
| <p>(b)</p> <p><i>Diagram 1.43</i></p> <p>Traffic on the major road has stopped up to the edge of the yellow box</p> | <p>Reason(s): Driver X turning out from the minor road has precedence over oncoming traffic on the major road but should still keep a lookout for vehicles along the major road. Driver X should also take evasive action to avoid a collision. Driver Y on the major road should not proceed into the yellow box; he should stop behind the yellow box to allow vehicles from the adjoining minor road to enter the major road.^{44a}</p> | 20 | 80 |

We opine that liability is down against Insured driver for stopping at the yellow box and not having a proper lookout and ensure it is safe before proceeding to drive straight as he had failed to give way to Third party vehicle whom was already waiting before Insured vehicle at the yellow box as evident from the video footage.

As such, for amicable settlement and to avoid the litigation cost, we suggest to revise liability to 80-100% against Insured.

Appreciate your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Monday, 8 October 2018 5:03 PM

To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: 3547264254SG / GBE 4045S AND SKH 5744G ON 01.09.2018

Dear Joy,

Please proceed with rejection first.

If repairer dispute, we may consider up to 50% settlement as even though claimant just exit out from the carpark and squeezed through, insured not supposed to stop in yellow box as well.

please notify me when repairer revert.

thank you,

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Saliha Syed Yusoff

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1917 | Fax +(65) 68357416

saliha.syed-yusoff@aig.com | www.aig.com.sg

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From: Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]
Sent: Wednesday, October 03, 2018 3:48 PM
To: Syed-Yusoff, Saliha
Cc: Admin A
Subject: RE: 3547264254SG / GBE 4045S AND SKH 5744G ON 01.09.2018

Dear Saliha,

We refer to our e-mail on 27/09/2018.

Attached video from TP claimant.

Based on footage OIV was stationary inside the yellow box waiting for the front vehicles to move when TPV came out from the car park exit and entered the yellow box where OIV was already inside.

Kindly let us have your view on this matter.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Joy Irene (LKKAuto)
Sent: Thursday, 27 September 2018 10:50 AM
To: 'Syed-Yusoff, Saliha' <Saliha.Syed-Yusoff@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: 3547264254SG / GBE 4045S AND SKH 5744G ON 01.09.2018

Dear Saliha,

This is a scenario where TP vehicle was turning into the main road whilst our insured's vehicle was travelling straight.

There is no admission of liability by OIV in the SMS provided by TP in his GIA.

Kindly advise if we may proceed to deny liability.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

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