

Hsiao Tong (LKKAuto)

From: Anthony <anthony@ltccoats.com.sg>
Sent: Thursday, 29 November 2018 10:26 AM
To: 'Chan, Kian-Meng'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: SPAM-HIGH Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 6979739401SG-003

Hi Mr. Chan,

My reply with photo and sketch plan are very comprehensive and you have forwarded to your appointed adjuster.

Should your appointed adjuster need further clarification, we are pleased to provide. Base of the photo, the 3rd Party's van is not that seriously damage. We leave it to you and your appointed adjuster to handle the matter.

As far as our vehicle is concerned, you may note that we did not put up a claim under Comprehensive as the replacement costs of our headlight bulb and cover is minimal.

Regards,
Anthony Chee
Finance Manager
LTC Coatings (S) Pte Ltd
Tel: 67451366

From: Chan, Kian-Meng [mailto:Kianmeng.Chan1@aig.com]
Sent: Wednesday, 28 November, 2018 5:52 PM
To: Anthony <anthony@ltccoats.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: SPAM-HIGH Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 6979739401SG-003

Dear Mr Chee,

Thank you for your prompt clarifications.

Please be informed that the sketch plan and photos are duly received; we shall review accordingly.

As mentioned previously, LKK Auto Consultant is our appointed adjuster for the claim. Your full cooperation with them is greatly appreciated.

Dear Hsiao Tong,
For your follow up on the matter as well.

Best regards,
Chan Kian Meng
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

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From: Anthony [<mailto:anthony@ltccoats.com.sg>]

Sent: Wednesday, November 28, 2018 1:06 PM

To: Chan, Kian-Meng

Subject: RE: SPAM-HIGH Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 6979739401SG-003

Hi Mr. Chan,

I have gone through with Mr Sellavel Sathesh, driver of our Company vehicle YN3255S.

He explained that on the day of the accident, he was travelling from Geylang Road towards the direction to Kallang Road/Lavender Street.

He was travelling in lane 3 (refer to attached sketch) in the direction towards Kallang Road/Lavender Street. Approaching the traffic junction of Geylang Road/Sims Way, he intended to switch to the 2nd lane to travel straight towards Kallang Road/Lavender Street. He said he already saw the driver of van GBF230Y travelling in 2nd lane to his right which is quite a distance beside his lorry has signaled his intention to turn right. Thinking that the driver of van GBF230Y is going to turn right, Mr. Sellavel Sathesh signal right as he wanted to switch lane to keep in 2nd lane to go straight in the direction of Kallang Road/Lavender. However, the driver of van GBF230Y change his mind to travel straight instead of turning right. He tried to swerve out his lorry to the left to prevent colliding with the oncoming van but the van is too close to my lorry and glided the front of his lorry (refer to photo no.1)

I attached the following photo/Sketch for your viewing:-

- 1) Photo no. 1 show damage to the left side of van no. GBF230F;
- 2) Photo no. 2 just show the vehicle no. bearing GBF230F;
- 3) Photo no. 4 show the location (Geylang Road) near place of accident;
- 4) Photo no 3 show the yellow junction box where the accident happened;
- 5) Photo no. 5 & 6 show the direction towards PIE (Tuas), KPE (TPE) & Sims Avenue after turning right from yellow junction box (Geylang Road/Sims Avenue);
- 6) Sketch Plan where accident took place &
- 7) Photo of our Company's Lorry No. YN3255S showing only damage to the right front headlight cover and very slight scratches.

Trust the above answer what you have requested.

Regards,
Anthony Chee
Finance Manager
LTC Coatings (S) Pte Ltd
Tel: 67451366

From: Anthony [<mailto:anthony@ltccoats.com.sg>]

Sent: Tuesday, 27 November, 2018 10:44 AM

To: 'Chan, Kian-Meng' <Kianmeng.Chan1@aig.com>

Subject: RE: SPAM-HIGH Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 6979739401SG-003

Hi Mr. Chan,

Will revert to you after consultation with our driver on the subject matter.

Regards,

Anthony Chee

LTC Coatings (S) Pte Ltd

Tel: 67451366

From: Chan, Kian-Meng [<mailto:Kianmeng.Chan1@aig.com>]

Sent: Monday, 26 November, 2018 5:07 PM

To: ANTHONY@LTCCOATS.COM.SG

Subject: SPAM-HIGH Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 6979739401SG-003

Dear Mr Anthony,

It was a pleasure speaking to you.

With reference to subject matter, this email is to notify you that we have received a Third Party Property Damage claim from owner of GBF230Y for losses arising from the above mentioned accident.

Having reviewed the matter, we regret to advise that liability is not in our favor and we will have to settle said claim at best terms. Kindly note that the settlement of the claim is on a without prejudice basis and shall not be construed as an admission of liability.

If you have any photo or videography evidence, they might be useful for us to assess the claim and damages.

In addition, we'd appreciate if you are able to provide further clarifications below:

- Prior to the accident at Geylang Road, may we know which of the 4 lanes was Mr Sellavel Sathesh travelling in?
- Where was intended destination?

As mentioned in the tele-conversation, LKK Auto Consultant is associated with us in assisting your Third Party Property Damage claims. Your full cooperation with them is much appreciated.

Best regards,

Chan Kian Meng
AIG

Complex Claims Examiner

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