

CASE OWNER:

Sharon Hammer

4 AG 130

18933

pa3

LKK:

D.V.C.

## ASSIGNMENT

Supervisor:

DOB:

Date / Time:

Registered in Merinen:

10/18  
18/10/18

Pre-assign / CCU / FTE

YN 32555



Insured Vehicle No.:

Claim No.:

Name of Insured:

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :S\$

D.O.A: 13-10-18

Place of Accident:

Is driver the owner? (YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: % Final ? Yes / No

GPF 7304



INSRS:

WSP:

Tel:

Liability:

RMKS:

Cherry Hae



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

23/10  
CH

GPF 7304 - X ; YN 32555 - X

STAGE DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

24/10/18  
12/11/18  
23/11/18 12:00pm

Called OI company. PIC on leave.  
 Called OI company, PIC on leave.  
 Called OI company, spoken to PIC,  
 Mr Anthony. Confirmed accident. He refused  
 to provide evidence & new as we are  
 not AG.

11-12-18

OUR LIABILITY IS DOWN, TO CONVINCING ON EXTENT OF DAMAGE TO  
 TP AND NEGOTIATE FOR AMICABLE SETTLEMENT. (SEE COMMENTS)

8/2/19

TP converted to CP claim.  
 To cancel ref as no survey done by UCK

PRELIMINARY ADVICE		Date/Time:	Sent By:		Confirm with:		Confirm by:	
FINALIZATION		Date/Time:	Confirm with:		Confirm by:		Email <input type="checkbox"/> Call <input type="checkbox"/>	
Repair Cost:		S\$	( days) Reduction:		%		Email <input type="checkbox"/> Call <input type="checkbox"/>	
FINAL SETTLEMENT		Date/Time:	Confirm with:		Email <input type="checkbox"/> Call <input type="checkbox"/>			
Final Liability:		%	(Agreed / Assessed) BOLA S/N No.:		If NO or B 28, Ass. Lia:			
Repair Cost:		S\$						
Loss of Rental (LOR):		S\$	( days)					
Loss of Use (LOU):		S\$	(\$ x days)					
Loss of Income (LOI):		S\$	(\$ x days)					
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/>		[Tick only one]						
GIA/LTA Search		S\$						
Medical:		S\$						
Disbursement:		S\$	(e.g. Tow/ Independent)					
Legal Cost		S\$						
Total:		S\$	Global Sum S\$:					
FINAL PAYMENT		Date/Time:	Confirm with:		Email <input type="checkbox"/> Call <input type="checkbox"/>			
Payee 1:		S\$	Name 1:					
Payee 2: (Strike if N.A.)		S\$	Name 2:					
Payee 3: (Strike if N.A.)		S\$	Name 3:					

y. cancel.

- 1) Claim status: Normal/Reject/Private Settle
- 2) Report Format:
- 3) Survey fee:

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report	13/10/2018 11:15
Date Of Accident	13/10/2018 09:30
Exact Location Of Accident	JUNCTION OF GEYLANG RD & SIMS WAY/KPE/PIE
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBF230Y
<b>Insured/Policyholder</b>	
Name Of Registered Owner	800 SUPER WASTE MANAGEMENT PTE LTD
Co Reg No	198601155H
Email Address	SUPER800@SINGNET.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-63663800

### Vehicle Particulars

Manufacturer	NISSAN
Model	NV200 1.5 MT ABS AIRBAG 2WD 6DR E5 W/RC
Exact Purpose for which vehicle was being used at time of accident	GO TO SITE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	COMMERCIAL VEHICLE

### Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5080417979-02
Cover Note Number	1/6/18-31/5/19

### Driver

Name of Driver	GOH TONG CHENG
NRIC No	S1297910Z
Date Of Birth	24/02/1958 (60 YRS)
Occupation	OUTDOOR
Date Of Driving Pass	24/10/1977
Driving Experience	40 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91387789
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address	BLK 470 ANG MO KIO AVE 10 #06-926
Postcode	560470
Was driver an employee of the Insured's Company	YES
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLISION - CHANGE/CROSS LANE
Weather Conditions	CLEAR
Road Surface	WET

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	2
Passenger 1	NAME: : PASSENGER
	GENDER: : FEMALE

#### Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

TRAFFIC LIGHT WAS IN MY DIRECTION THUS I PROCEED STRAIGHT ALONG GEYLANG ROAD WHEN ALL OF A SUDDEN I FELT AN IMPACT ON MY LEFT. I THEN REALIZED THAT M/LORRY(B) WAS TRYING TO MAKE A RIGHT TURN INTO SIMS WAY/KPE/PIE THUS THE COLLISION OCCURED.( LORRY B LANE IS A GOING STRAIGHT LANE ONLY & NOT ALLOWED FOR RIGHT TURN).I HAVE 1 PASSENGER IN MY VEHICLE. NO ONE INJURED.

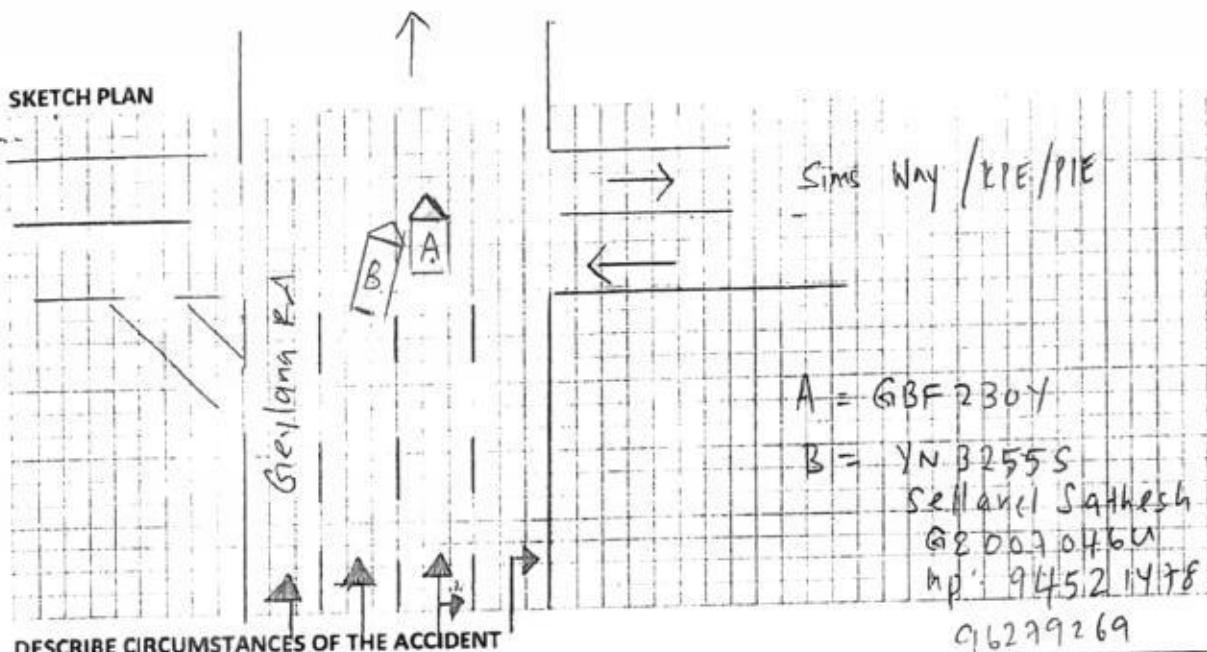
#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	YN3255S
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	SELLAVEL SATHESH
NRIC/Passport Number	G8007046U
Contact Number	94521478
Address	
Postcode	
Insurance Company Name	

# SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Traffic light was in my direction thus I proceed straight along Geylang Road when all of a sudden I felt an impact on my left. I then realized that m/lorry (B) was trying to make a right turn into Sims Way / KPE / PIE thus the collision occurred. (Lorry B lane is a going straight only and not allowed for right turn). I have 1 passenger in my vehicle. No one was injured.

Note : Please note that your insurer may have 14days Time Frame for you to submit an Own Damage Claim under your own comprehensive policy. Please check with your policy for more information.

## DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature

Date & Time: 15/10/18, 4.42 PM.

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name: YS

NRIC/FIN No:

( ) Claim Own Policy ( ) Claim Third Party ( ) Reporting Only  
( ) Claim OD/TP at other workshop ( )

MT/1015761-001

# SKETCH PLAN

VEHICLE NO.: GBF2304  
INSURER : NTUC  
DATE & TIME: 13-10-18  
@ 930am.


## IMPORTANT NOTICE


1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
  - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

  
Policyholder's Signature  
Date & Time: 15/10/18, 4-42 PM

  
Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

  
Reporting Centre Personnel's Signature  
Name: Eph  
NRIC/FIN No.: 15

**- Pre repair inspection request - GBF230Y VS YN3255S (OI) DOA 13/10/2018**

From: Mithoosingh, Aashweenjeetkaur  
To: admin-a@lkkauto.com, assignments@lkkauto.com  
Cc: Fong, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Md Ishak, Mohd Imran; Lim, Sheng Yang; Azlan, Syazairdina; Chan, Yoke Shi; Kaur, Baljit  
Sent: 17/10/2018 2:20:41 PM

Hi,

Please refer to the enclosed request from **Cheng Hoe Motor Pte Ltd.**

Claim no : 6979739401SG003  
Case Owner : KAI JYE WUI

If you have any queries/concerns, please let us know.  
*Kindly assist to assign Kenneth Kong as Single Joint Expert as requested.*

Thanks and regards,

Aashweenjeet Kaur (Aashween)  
AIG  
Express Claims Adjuster II  
SG Claims Operations | AIG Shared Services

---

**From:** chmotor@singnet.com.sg [mailto:chmotor@singnet.com.sg]  
**Sent:** Wednesday, October 17, 2018 2:08 PM  
**To:** Mithoosingh, Aashweenjeetkaur  
**Cc:** Fong, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Md Ishak, Mohd Imran; Lim, Sheng Yang; Azlan, Syazairdina; Chan, Yoke Shi; Kaur, Baljit; chmotor@singnet.com.sg  
**Subject:** RE: - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE YN3255S AND GBF230Y ON 13/10/2018

Dear Sir,

Our selection as below :-

Kenneth Kong                      LKK Auto Consultants Pte Ltd

Pls assist to arrange for survey asap.

Thanks

Rgds

June

Cheng Hoe Motor Pte Ltd

Tel :67556142

Fax : 67557719

2.20pm @ 17/10/18  
perun @ effuda  
VNI



**From:** Mithoosingh, Aashweenjeetkaur  
**Sent:** Wed, 17 Oct 2018 05:30:41 +0000  
**To:** Cheng Hoe Motor Pte Ltd (Yishun-June)  
**Cc:** Fong, Andy-SY, Chin, Lee-Ying, Abu Kassim, Noor Mariesa, Md Ishak, Mohd Imran, Lim, Sheng Yang, Azlan, Syazairdina, Chan, Yoke Shi, Kaur, Baljit  
**Subject:** - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE YN3255S AND GBF230Y ON 13/10/2018

Without Prejudice

Your Reference : GBF230Y  
Our Reference : 6979739401SG003

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
AIG In House Surveyor	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thanks and regards,

Aashweenjeet Kaur (Aashween)  
AIG  
Express Claims Adjuster II  
SG Claims Operations | AIG Shared Services

---

**From:** Cheng Hoe Motor Pte Ltd (Yishun-June) [mailto:chmotor@singnet.com.sg]  
**Sent:** Wednesday, October 17, 2018 12:28 PM  
**To:** Md Ishak, Mohd Imran; Fitri(AIG survey) Hassim; Chan, Yoke Shi; Mithoosingh, Aashweenjeetkaur  
**Cc:** Lim, Sheng Yang; Abu Kassim, Noor Mariesa  
**Subject:** Repair Survey (Single Joint Expert) -GBF230Y

Dear Sir,

**OUR CLIENT – GBF230Y**

DOA : 13/10/18@0930hrs  
YOUR INSURED : YN 3255S

We refer to the above.

Kindly provide us of your surveyor listing for the selection on the survey.

Thank you.

Regards  
June  
Cheng Hoe Motor Pte Ltd  
Tel :67556142  
Fax : 67557719

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.





# Status of Driving Licence

## Qualified Driving Licence

### Qualified Driving Licence Number

G8007046U

### Status of Qualified Driving Licence

Valid

### Class(es) of Qualified Driving Licence

2B,3,4

### Expiry Date

03/09/2023

## Provisional Driving Licence

### Provisional Driving Licence Number

G8007046U

### Status of Provisional Driving Licence

Expired (Click here for explanation)

### Class(es) of Provisional Driving Licence

[HOME \(https://www.police.gov.sg/\)](https://www.police.gov.sg/)

[ABOUT US \(https://www.police.gov.sg/about-us\)](https://www.police.gov.sg/about-us)

[SGSECURE \(https://www.police.gov.sg/sgsecure\)](https://www.police.gov.sg/sgsecure)

[I-WITNESS \(https://www.police.gov.sg/iwitness\)](https://www.police.gov.sg/iwitness)

[COMMUNITY PROGRAMMES \(https://www.police.gov.sg/community-programme\)](https://www.police.gov.sg/community-programme)

[RESOURCES \(https://www.police.gov.sg/resources\)](https://www.police.gov.sg/resources)

[NEWS & PUBLICATIONS \(https://www.police.gov.sg/news-and-publications\)](https://www.police.gov.sg/news-and-publications)

[JOIN US \(https://www.police.gov.sg/join-us\)](https://www.police.gov.sg/join-us)

[FAQS \(https://va.ecitizen.gov.sg/cfp/CustomerPages/SPF/explorefaq.aspx\)](https://va.ecitizen.gov.sg/cfp/CustomerPages/SPF/explorefaq.aspx)

[CONTACT US \(https://www.police.gov.sg/content/contact-us\)](https://www.police.gov.sg/content/contact-us)

[E-FEEDBACK \(/content/policehubfeedback/efeedback.html\)](/content/policehubfeedback/efeedback.html)

[SITEMAP \(https://www.police.gov.sg/sitemap\)](https://www.police.gov.sg/sitemap)

[Privacy Statement \(https://www.police.gov.sg/content/privacy-statement\)](https://www.police.gov.sg/content/privacy-statement) | [Terms of Use](#)

[\(https://www.police.gov.sg/content/terms-of-use\)](https://www.police.gov.sg/content/terms-of-use) | [Rate this Service](#)

[\(https://form.gov.sg/forms/spf/5b90934f64567e000fb2d9a6\)](https://form.gov.sg/forms/spf/5b90934f64567e000fb2d9a6) . © 2018 Singapore Police Force, A Member of The Home Team  [\(https://www.mha.gov.sg\)](https://www.mha.gov.sg).

FACTS

THE ACCIDENT HAPPENED IN THE YELLOW BOX JUNCTION. YOUR DRIVER SAID HE WAS HEADING TOWARDS KALLANG ROAD / LAVENDER STREET WHICH IS STILL A CONSIDERABLE DISTANCE FROM SAID JUNCTION. WE ARE WONDERING WHY HE CHOSE TO SWITCH LANE IN THE YELLOW BOX WHICH IS QUITE DANGEROUS. UNLESS HE ATTEMPTS TO MAKE A RIGHT TURN TO SOME WAY FOR FEAR OF MISSING THE TURN. OTHERWISE, HE SHOULD OPT TO SWITCH LANE AFTER THE YELLOW BOX WHERE THERE ARE AMPLE TIMES AND DISTANCE TO DO SO.



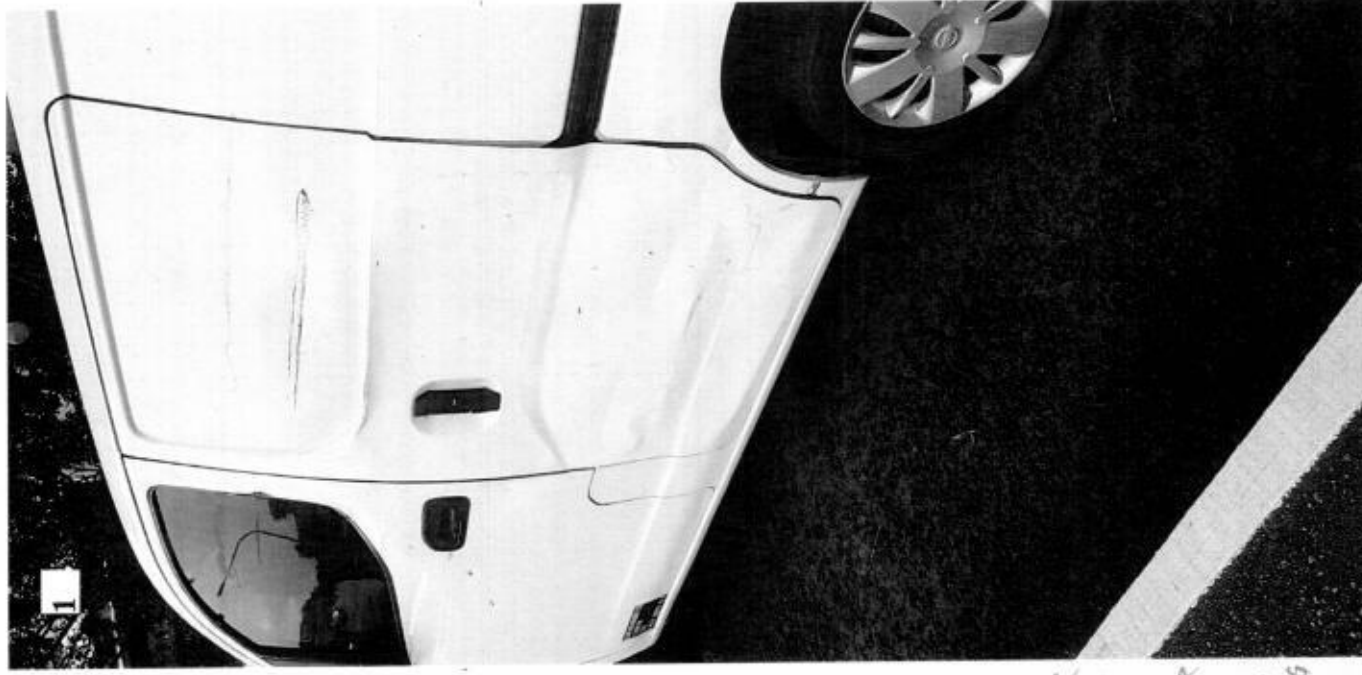
IF YOUR DRIVER MERELY SWIFTING LANE PRIOR TO THE COLLISION. DUE TO THE ANGLE OF 2 VEHICLES, THE DAMAGES SUSTAINED BY BOTH VEHICLES APPEARED TO BE BRUISED & SCRATCHES IN NATURE. NOW, THE DAMAGE TO TP VEHICLE SEEMS TO BE OTHERWISE. THE IMPACT OF TWO VEHICLES FOCUSING ON YOUR FRONT RIGHT CORNER WHICH IS USUALLY HARD AND STRONG, AND TP VAN'S LEFT SLIDING DOOR WHICH WAS DENTED WITH SCRATCH MARKS. THAT SHOWS THE IMPACT IS NOT JUST SIMPLY A GLIDE CONTACT OF YOUR VEHICLE ARE OF THE

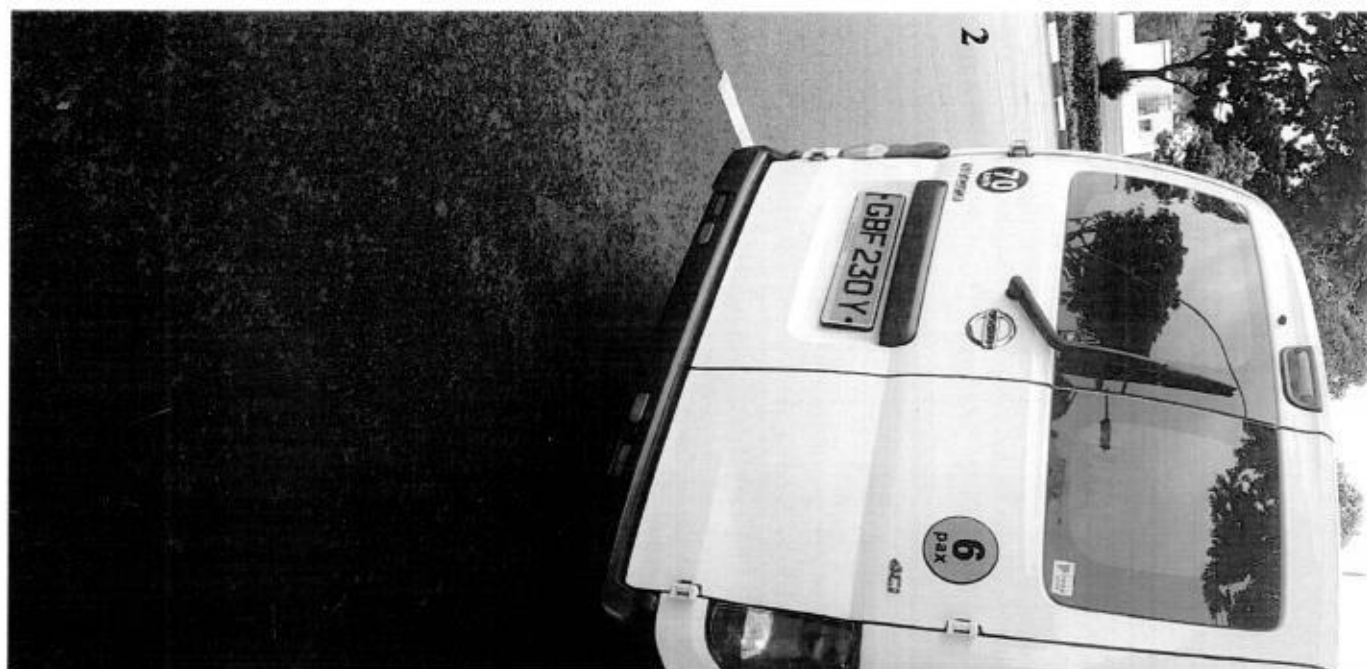
IN ADDITION, FRONT RIGHT DOOR ALSO SLIGHTLY BUCKLED. WE OPINION THAT YOUR DRIVER DID VAN WHICH WAS TRAVELLING STRAIGHT

SWERVE AS LORRY TO THE RIGHT AND COLLIDED WITH TP



NEVERTHELESS, THE PROXIMATE CAUSE OF ACCIDENT ATTRIBUTED TO SHIFTING LANE BY YOUR DRIVER WHO HAD ADMITTED IN HIS ACCIDENT STATEMENT. THEREFORE OUR LIABILITY IS DOWN. UNLESS WE HEAR FURTHER COMMENT FROM YOUR GOOD OFFICE WITHIN THE NEXT 7 DAYS, WE WOULD PROCEED TO NEGOTIATE WITH TP PARTY FOR AMICABLE SETTLEMENT AT BEST TERM





4



5



## **Hsiao Tong (LKKAUTO)**

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 22 November 2018 4:35 PM  
**To:** 'Chan, Kian-Meng'  
**Subject:** Your Ref: 6979739401SG \*Our Ref: CC4/AIG18018933/pa3 [ACCIDENT INVOLVING YN 3255S(AIG) & GBF 230Y ON 13/10/2018]

Your Ref: **6979739401SG**  
Our Ref: CC4/AIG18018933/pa3

Dear Sirs/Madam,

### **ACCIDENT INVOLVING YN 3255S(AIG) & GBF 230Y ON 13/10/2018**

We refer to the above matter.

Please be informed that liability is unclear. We have contacted OI at 6745 1366 and spoken to PIC (Mr Anthony) to verify the nature of accident and request evidence(if any). However Mr Anthony refused to release information to us and only will liaise with AIG insurance.

Appreciate if you could assist to contact OI and advise accordingly.

Thank you.

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)



## Hsiao Tong (LKKAUTO)

---

**From:** Chan, Kian-Meng <Kianmeng.Chan1@aig.com>  
**Sent:** Wednesday, 28 November 2018 5:52 PM  
**To:** Anthony  
**Cc:** Hsiao Tong (LKKAUTO)  
**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

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1678 | Fax +(65) 6835 7416  
[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

Follow us:



### IMPORTANT NOTICE:

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*

---

**From:** Anthony [mailto:[anthony@ltccoats.com.sg](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 2<sup>nd</sup> lane to travel straight towards Kallang Road/Lavender Street. He said he already saw the driver of van GBF230Y travelling in 2<sup>nd</sup> 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 2<sup>nd</sup> 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](mailto: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

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1678 | Fax +(65) 6835 7416

[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

Follow us:



**IMPORTANT NOTICE:**

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*

## 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 3<sup>rd</sup> 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

→ lobby down.  
→ need to  
reply via email?

---

**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

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1678 | Fax +(65) 6835 7416  
[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

**Follow us:**



**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

---

**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 2<sup>nd</sup> lane to travel straight towards Kallang Road/Lavender Street. He said he already saw the driver of van GBF230Y travelling in 2<sup>nd</sup> 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 2<sup>nd</sup> 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](mailto:Kianmeng.Chan1@aig.com)>

**Subject:** RE: SPAM-HIGH Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 69797394015G-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](mailto:ANTHONY@LTCCOATS.COM.SG)

**Subject:** SPAM-HIGH Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 69797394015G-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

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1678 | Fax +(65) 6835 7416

[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

Follow us:

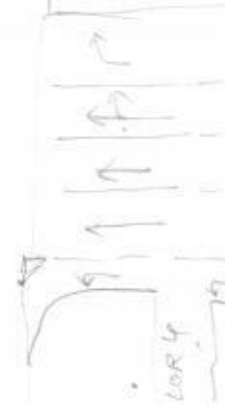


IMPORTANT NOTICE:

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*



↑  
 SUMS WAY TOWARDS TUAS  
 KPE (TPE)  
 SUMS AVE





Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG18018933/pa3

17 DEC 2018

**LTC COATINGS (S) PTE LTD**  
6A JOO KOON CIRCLE  
SINGAPORE 629038

Dear Sir/Madam,

**ACCIDENT INVOLVING YN 3255S & GBF 230Y ALONG/AT JUNCT RD OF  
GEYLANG RD & SIMS WAY ON 13/10/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from GBF 230Y against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG

Case Handler

DID: 6742 3197

FAX: 6741 4108

Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)



## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 8 February 2019 10:32 AM  
**To:** 'Chan, Kian-Meng'  
**Cc:** Admin A  
**Subject:** RE: Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 6979739401SG-003  
**Attachments:** MRM37867188.PDF

Hi Kian Meng,

Thank you for your email.

Since third party had converted to OD claim, kindly assist to close/ cancel the case in Merimen.

**\*\*No bill to AIG as no survey done by LKK.**

Thank you.

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)

---

**From:** Chan, Kian-Meng <[Kianmeng.Chan1@aig.com](mailto:Kianmeng.Chan1@aig.com)>  
**Sent:** Friday, 8 February 2019 10:25 AM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Accident Involving YN3255S & GBF230Y on 13/10/2018 / AIGref: 6979739401SG-003

Good day Hsiao Tong,

My end has received UIL claim and recovery claim from TP. Double checked in TP GIA report showing TP claiming OD since 22/10/2018.

Can you confirm and check whether TP claim in Merimen can be closed as TP withdrawn claim?

Best regards,

**Chan Kian Meng**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

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

Tel +(65) 6419 1678

[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Chan, Kian-Meng  
**Sent:** Wednesday, November 28, 2018 5:52 PM  
**To:** Anthony  
**Cc:** Hsiao Tong (LKKAUTO)  
**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

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1678 | Fax +(65) 6835 7416  
[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

Follow us:



**IMPORTANT NOTICE:**

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*

---

**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 2<sup>nd</sup> lane to travel straight towards Kallang Road/Lavender Street. He said he already saw the driver of van GBF230Y travelling in 2<sup>nd</sup> 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 2<sup>nd</sup> 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](mailto: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](mailto: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  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1678 | Fax +(65) 6835 7416  
[KianMeng.Chan1@aig.com](mailto:KianMeng.Chan1@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

Follow us:



**IMPORTANT NOTICE:**

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.