

Khanchna (LKK Auto)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Monday, May 11, 2020 11:43 AM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: Seeking approval to reject - AIG REF: 1312072308SG [Accident between SMB1346G & EL202L ON 25/1/2019]

Dear Khanchna,

SMRT might come back for 50/50 as OI also was in the midst of making lane change and stop abruptly due the traffic condition ahead.

Please proceed with rejection first.

Kind Regards,
Saliha

Saliha Syed Yusoff

AIG

Senior Complex Claims Examiner
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From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Saturday, May 9, 2020 2:34 PM
To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Cc: Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] Seeking approval to reject - AIG REF: 1312072308SG [Accident between SMB1346G & EL202L ON 25/1/2019]

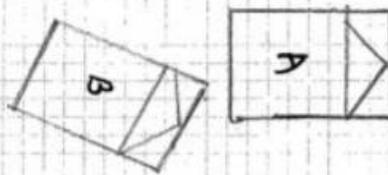
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Dear Ms. Saliha,

We refer to the above matter.

Insured's statement and sketch (appended below) for your easy reference:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

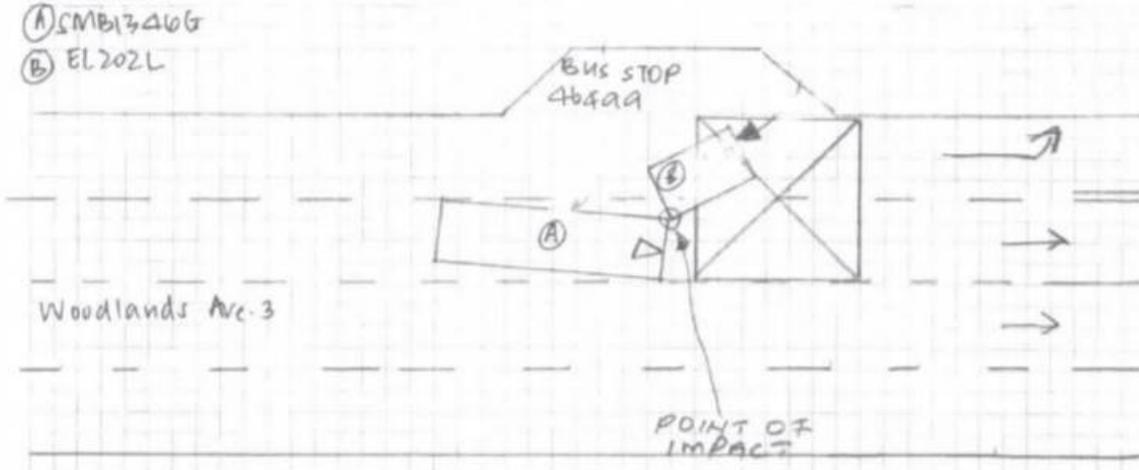
AS I was stationary due to the traffic condition. Vehicle
B rear ended into my vehicle as he was trying to filter
out of his lane.

Third party's statement and sketch is appended below for your easy reference:

Sketch Plan Fig. 2

SKETCH PLAN

- (A) SMB1346G
- (B) EL202L



Circumstances of Accident

While filtering from the left most lane to the 3rd lane at Woodlands Ave 3, a pte car (EL202L) which was on the 2nd lane suddenly cut into my path and stopped abruptly while filtering to the left most lane. I applied normal brake as im afraid that my passengers might get injured. However, my bus was unable to brake on time hence the left front portion of my bus collided onto the right rear portion of the pte car. No injuries reported. After exchanging particulars, i was instructed to continue revenue service.

Based on the above and TP's accident video, we noted that the TP bus was filtering lane and he had head to rear collided with stationary OI vehicle that had already complete lane change and had stopped in the yellow box due to traffic.

From the video, the OI vehicle appeared in front of the bus , the shadow of the bus cast on the road surface can lead to us believe that that the space is sufficient for the bus to apply brake but instead the bus continued to travel. Perhaps TP m/bus driver was trying to swerve right to avoid hitting our OI vehicle but his poor judgment between vehicles resulted in the collision.

In view of the above, we opine that liability is down against Third party for head to rear collision.

Suggest to reject third party's claim as per reasons above.

Your approval please.

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)

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