



Auto
Consultants
Pte Ltd

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

20 FEBRUARY 2019

**CHUA SEW WAH
BLOCK 555 JURONG WEST STREET 42
#03-371
SINGAPORE 640555**

Dear Sir/Madam,

**OUR REF : CC3/AIG19002018/Jha3
YOUR REF : EL 202L
ACCIDENT INVOLVING EL 202L AND SMB 1346G ALONG WOODLANDS AVENUE 3
ON 25.01.2019**

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 Body Repairer/Workshop acting on behalf of the owner of SMB 1346G against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)



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- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

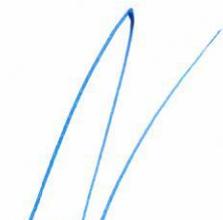
This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

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
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: 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]

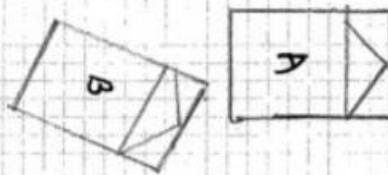
This message is from an external sender; be cautious with links and attachments.

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

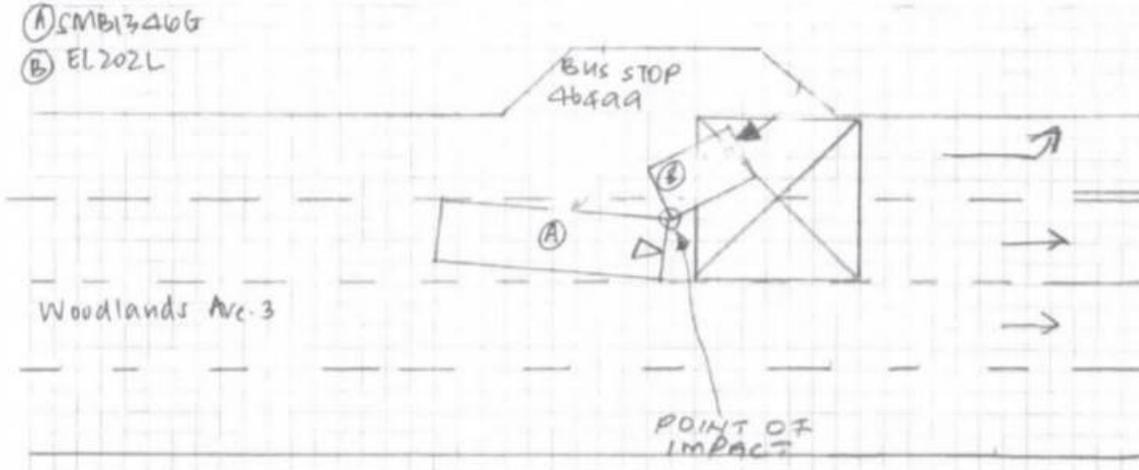
AS I was stationary due to the traffic condition. Vehicle
B rear ended into my vehicle as he was trying to filter
out of his lane.

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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Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Monday, May 11, 2020 11:07 PM
To: Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses); Ong Hua Yen (Auto Svcs/Claims & IA/Claims & IA/Buses)
Cc: Admin A
Subject: Reject Third party claim - Your Ref: SMB 1346G - MVA BETWEEN EL 202L & SMB 1346G (TP) ON 25/01/2019

Tracking:	Recipient	Delivery
	Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)	
	Ong Hua Yen (Auto Svcs/Claims & IA/Claims & IA/Buses)	
	Admin A	
	olivialau@lkkauto.com	Delivered: 5/11/2020 11:07 PM
	suli@lkkauto.com	Delivered: 5/11/2020 11:07 PM
	Meikwan@lkkauto.com	Delivered: 5/11/2020 11:07 PM
	diana@lkkauto.com	Delivered: 5/11/2020 11:07 PM

Without Prejudice

Our Ref: CC3/AIG19002018/Jka3
Your Ref: SMB 1346G

Dear Sir/Madam,

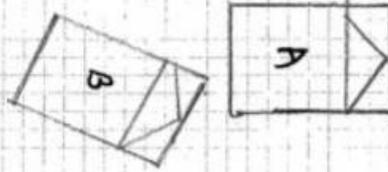
We refer to the above matter.

Based on all documents at hand, we noted that the Third Party bus driver was filtering lane and had head to rear collided with our stationary Insured vehicle that was in the yellow box due to traffic condition.

As such, we are of the opinion that the liability is down against Third party bus driver for head to rear collision.

Our 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.

In view of the above, we have instructions from our principal to deny the third party claim and we are unable to look into your client's claim.

We will proceed to close file accordingly.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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: Khanchna (LKK Auto)
Sent: Monday, September 9, 2019 11:02 AM
To: Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Your Ref: SMB 1346G - MVA BETWEEN EL 202L & SMB 1346G (TP) ON 25/01/2019

Without Prejudice

Our Ref: CC3/AIG19002018/Jka3
Your Ref: SMB 1346G

Dear Sirs/Mdm,

We refer to the above matter.

We would like to request a copy of video footage/CCTV/scene photos/witness statement (if any).

Thank you.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

Best Regards,

Khanchna | Case Handler

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