

## Khanchna (LKK Auto)

**From:** Khanchna (LKK Auto)  
**Sent:** Tuesday, 16 July 2019 5:59 PM  
**To:** Chee-Heng.Loh@aig.com  
**Cc:** Admin A  
**Subject:** [Seeking instructions to Reject Third party claim] YOUR REFERENCE: TP / 5498541275SG  
[MVA BETWEEN SGF688B & SKP105S ON 25/05/2019]

Tracking:	Recipient	Delivery
	Chee-Heng.Loh@aig.com	
	Admin A	
	olivialau@lkkauto.com	Delivered: 16/7/2019 6:00 PM
	shupeil@lkkauto.com	Delivered: 16/7/2019 6:00 PM
	Meikwan@lkkauto.com	Delivered: 16/7/2019 6:00 PM

Dear Mr. Chee Heng,

The above matter refers.

OI reported that his vehicle was in a stationary position when Third party vehicle had reversed and collided into his vehicle.

OI has provided us with witness SD which is in OI's favour. We opine that BOLA 22 is applicable for this claim.

We have checked with OI's workshop (M/s Wearnes) and they have informed us that OI's counter claim is still on-going.

Please refer to OI's statement below for your easy reference:

Describe Circumstance of the Accident

around

On 25th May 2019 at 3.30 pm, I carefully reversed my car SGF688B out of my driveway. There was no vehicle to my left and right as ascertain by myself before I reversed my car. Upon completing my reverse and in a stationary position and about to drive away, the vehicle SKP105S (BMW 730Li) reversed into my car. I had two young children in my car.

Third party's statement is below:

I am Ang Yeng Lim (S1698309H), the driver that was driving SKP 105S. Please proceed to make the insurance claim against Francis Tan, who is the driver of SGF 688B

Please see attached a diagram that will be used to explain how the accident occurred.

I was driving on the main street outside my house and was going to reverse my car into my house at 323 Pavilion Circle. It was at the exact same time that Francis Tan decided house onto the main road, without any regard for the traffic on the main road. Considering that my car is white and rather big in size, it is clear that he failed to check the traffic c drove out.

I find it absolutely ludicrous that anyone in this situation could claim that I was the one who drove into his car considering I was on the main road and he was reversing his car fr house. I certainly did not drive quickly but was merely taken aback when his car reversed out of his house suddenly and could not stop my car in time.

Further, I would like to put on record that the witness (represented by the stick figure on the diagram) that allegedly witnessed the accident was standing across the road and dir accident.

Insured's witness SD statement is below:

OATHS AND DECLARATIONS ACT  
(CHAPTER 211)

STATUTORY DECLARATION

I, Loh Yoke Chan, NRIC No.: S1254363 H  
Occupation: RETIRED, Address: 327 Pavilion Circle, S(658485)

DO SOLEMNLY AND SINCERELY DECLARE as follows:

I live at 327 Pavilion Circle. On 25 May 2019 (Saturday) at around 3:35 pm, I was standing outside my front gate with my two dogs as I was bringing them out for their walk when I saw my neighbour, Mrs. Tan driving her BMW SKP 1055. Mrs. Tan was on Pavilion Circle facing the direction of 321 Pavilion Circle and she was reversing her car (as shown in my drawing). She stopped her BMW for a short while but started to reverse again. When she started to reverse again, she hit my other neighbour's Volvo SGF688B. The Volvo was in a stationary position and was not moving when she hit it. My neighbour had already completely reversed his Volvo out of his front porch and was already stationary outside the driveway of his property when Mrs. Tan started to reverse again and that was when her BMW hit the Volvo.

As such, we suggest to reject the Third party's claim.

Appreciate your views/approval and instruction please.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

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