

## Asher Sng (LKKAuto)

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**From:** Foo, Chityan <Chityan.Foo@aig.com>  
**Sent:** Tuesday, 17 September 2019 2:53 PM  
**To:** Asher Sng (LKKAuto)  
**Cc:** Admin A; Khanchna (LKK Auto)  
**Subject:** RE: Seeking approval to Reject TP claim - Your Ref: TP / 5117539578SG

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Hi Asher,

We refer to your email dated 12.09.19.

Please proceed to reject at the first instance and offer 50% for amicable settlement.

Kind regards,

**Jimmy Foo**

**AIG**

Complex Claims Examiner  
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**From:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]  
**Sent:** Thursday, September 12, 2019 3:06 PM  
**To:** Foo, Chityan <Chityan.Foo@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Subject:** [EXTERNAL] Seeking approval to Reject TP claim - Your Ref: TP / 5117539578SG

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Dear Mr. Jimmy,

We refer to the above matter.

I am assisting the PIC Asher as she is on leave and the third party is chasing for liability clearance.

We noted from the accident statements and videos that Insured driver was waiting in the yellow box to make a turn and stopped as the road was congested and the third party had proceeded straight into the yellow box without waiting for vehicles to clear from the yellow box first and collision ensued.

Please refer below to item 120 from Final Theory of Driving, the Official Handbook (9th Edition):

**120 When the road ahead is congested, never proceed even if the traffic light is in your favour regardless of whether it is a yellow-box junction.**

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As per above, we opine that the liability is down against third party as third party should have waited for vehicles to clear from the yellow box and to allow them to proceed first even if the traffic light was green in her favour.

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

Appreciate your approval/instruction please.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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