

Khanchna (LKK Auto)

From: Goh, Jeremy <Jeremy.Goh@aig.com>
Sent: Monday, April 20, 2020 11:59 AM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: Seeking approval to reject - AIG REF: TP / 1875324297SG (Accident between SHD 5965S & SJE 2080K on 02/10/2019)

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Khanchna,

You have our mandate to reject the claim base on BOLA 31, Third party liable at 100%.

Please write a rejection email to TP and state our rejection reasons.

Kindly cc me in the rejection email and request for confirmation from the TP repairer they will cease pursuit of this claim

Thanks and Regards

Jeremy Goh
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419 1767

Jeremy.Goh@aig.com | www.aig.sg

Advanced Leave Notification:

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Sunday, April 19, 2020 4:32 PM
To: Goh, Jeremy <Jeremy.Goh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] Seeking approval to reject - AIG REF: TP / 1875324297SG (Accident between SHD 5965S & SJE 2080K on 02/10/2019)

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

AIG REF: **TP** / 1875324297SG

Dear Jeremy,

We refer to the above matter.

Insured's statement and sketch (appended below) shows that he was travelling straight and TP turned and cut into his lane.

Whereas Third party's statement and sketch plan (appended below) shows that third party was going moving across the yellow box and turning into the fourth lane but Insured collided into his vehicle.

Based on the above and TP's accident video, we opine that liability is down against Third party as Insured was going straight and has right of way and TP was making a turn without proper lookout and care.

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

Your approval please.

Thank you.

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)

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.

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Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Tuesday, April 21, 2020 11:21 AM
To: Ng Wai Yin
Cc: Admin A; Goh, Jeremy
Subject: REJECT TP CLAIM - Accident between SHD 5965S & SJE 2080K [AIG] on 02/10/2019 -- AAD1910-018

OUR REF: CC3/AIG19017701/Kkb3

YOUR REF: AAD1910-018

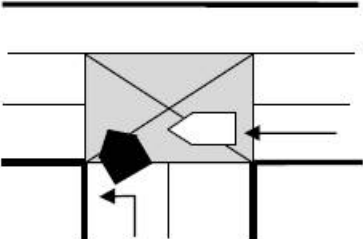
WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

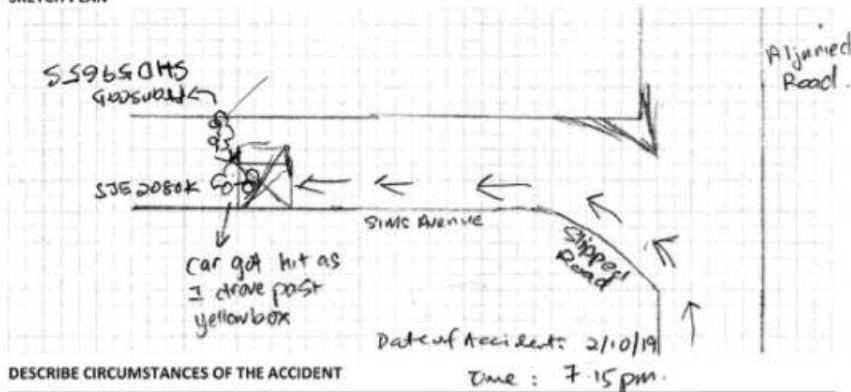
Based on all documents at hand, we noted that our Insured was moving straight along in his lane and your driver was turning out at the yellow-box junction to enter into the fourth lane.

As such, we opine that as per (BOLA 31 (a)) the liability is down against your driver.

31.	(a)		Vehicle X – Turning left Vehicle Y – Moving Straight Reason: Any vehicle entering another road should exercise greater caution	100%	0%
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We append below our Insured's statement for your easy reference:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was heading towards Lorong 2SA Geylang Public carpark.
So I turn from the slip road of aljunied road into
Sims Avenue.
I was driving at a slow speed due to rain and
heavy traffic.
As I need to turn into Lorong 2SA Geylang
public carpark, I kept to the first lane
So after I drove through the slipped road and onto
Sims Avenue. I drive straight on as there is
no vehicles ahead. I kept to the first lane
since I'll be turning into the public carpark later.
As I drove along, suddenly a transcab taxi just
ram into my car on my right hitting the driver's door
area.

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.

Please confirm if you will cease pursuit of this claim.

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

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)

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.

From: Ng Wai Yin <waiyin.ng@transcab.com.sg>
Sent: Tuesday, January 7, 2020 4:02 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Accident between SHD 5965S & SJE 2080K [AIG] on 02/10/2019 -- AAD1910-018

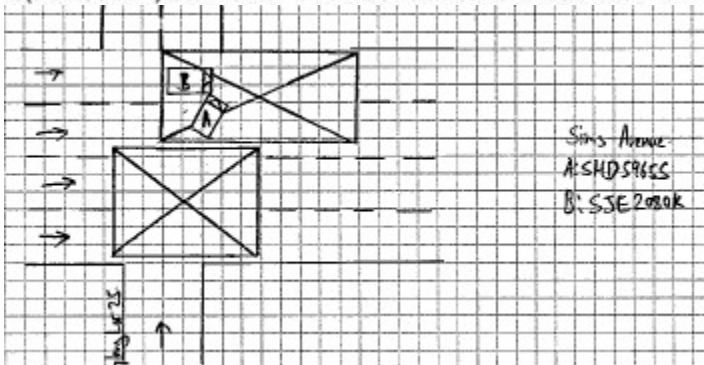
Without Prejudice

Dear Khanchna

Enclosed the video footage for your investigation. Our driver's reported that he was turning out to the yellow box, suddenly your client came in with the fast speed and resulted the accident.

Circumstances of Accident

ON 02/10/2019 AT ABOUT 1940HRS, I TURNED OUT FROM GEYLANG LORONG 25 INTO SIMS AVENUE. THE VEHICLES HAS STOPPED AND I MOVED ACROSS THE YELLOW BOX, WHEN I WAS ABOUT TO ENTER THE FOURTH LANE, I CHECKED THAT THERE WAS NO ON-COMING VEHICLE AND PROCEED TO ENTER THE LANE. SUDDENLY VEHICLE B(SJE2080K) CAME AT FAST SPEED AND COLLIDED ONTO THE FRONT LEFT PORTION OF MY TAXI.



Thank You
Best Regards,
Ng Wai Yin
Finance Department
TEL: 6603 1265 Ext.308

***** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg**

TRANS-CAB SERVICES PTE LTD
No. 2 Ang Mo Kio Street 63
Singapore 569111
Tel: 6287 6666 Fax: 6287 7764

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Tuesday, 7 January, 2020 3:10 PM
To: Ng Wai Yin <waiyin.ng@transcab.com.sg>; claims@transcab.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: Accident between SHD 5965S & SJE 2080K [AIG] on 02/10/2019

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear for this matter.

We would like to request a copy of accident video/police investigation result/witness SD/accident scene photos (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.”

“Wishing you a happy and a prosperous New Year!”

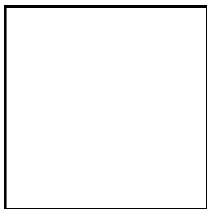
Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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