

Re: AIG REF : 9191801272SG

Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Tue 6/1/2021 12:32 PM

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Dear Bernard

No survey done for this case.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Tuesday, June 1, 2021 12:25 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: AIG REF : 9191801272SG

Dear Jaslin,

Please proceed to close case. Kindly ensure correspondence is uploaded into Merimen.

Is there any survey done for this case?

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner – Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.sg

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: 31 May 2021 23:35

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] Re: AIG REF : 9191801272SG

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

Dear Bernard

Case has been pending for video more than 6 months.

Kindly let us have your approval to close the case.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jaslin Kok (LKK Auto)

Sent: Wednesday, March 24, 2021 5:15 PM

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: AIG REF : 9191801272SG

Dear Bernard

Contents noted.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Wednesday, 24 March 2021 5:12 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: AIG REF : 9191801272SG

Dear Jaslin,

We will need to KIV for 6 months from November 2020 before we can CWP case.

Thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner – Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd

AIG Building

78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.sg

From: Jaslin Kok (LKK Auto) [<mailto:jaslinkok@lkkauto.com>]
Sent: 24 March 2021 09:16
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] AIG REF : 9191801272SG

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

Dear Bernard

Our insured was not aware of the accident and TP video shows no contact of both vehicles.

We request for TP scene photos since november, but there's no news till date.

Kindly let us have your approval to close the case.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 * LKK REF: CC6/AIG21006107/Kra3**

Kaitlyn Chio <kaitlyn.chio@ow.sg>

Mon 5/31/2021 6:03 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

 1 attachments (7 MB)

20210518_175221_D_G2.mp4;

Dear Jaslin,

Kindly refer to the video footage again.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Kaitlyn Chio

Sent: Monday, 31 May 2021 5:41 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF: CC6/AIG21006107/Kra3

Without Prejudice

Dear Jaslin,

We refer to the above matter.

Our client are unable to accept the liability of 50%.

In the 1st picture, Based on our client's video footage, it clearly showed that our client was unable to drive on its lane as there was a parked vehicle in front blocking its way due to it was a two way traffic.



In the 2nd picture and video footage 0.04 seconds, it clearly showed that our client's was driving back to its lane after he pass by the parked vehicle,



In the 3rd picture and video footage 0.07 – 0.12 seconds, your insured is making **WIDE** turn at a fast speed and encroached into our lane.



In the 4th picture and video footage 0.13 – 0.14 seconds, after the accident, your insured show a “sorry hand sign” to our client.



In the 5th picture, it clearly showed that there is more then enough space and time for your insured to react and turn.

We would like to highlight that in the video it clear showed your insured was travelling at a fast speed while making his turn, plus was unable to react on our client’s vehicle thus a **WIDE turn** was been made by your insured And caused the accident to happen.



However, in view that TP' s video showed OIV encroached into TP' s lane, thus, OI cannot be exonerated from liability. Even if TPV was within lane, the accident will still be occurred.

(On reply of this message: We agree that the accident will still occur even if our client is 100% within the lane.

Your insured was driving against the flow of traffic at a fast speed, causing both vehicles to collide head on. By agreeing that the accident will still occur even if our TPV is still within lane, is agreeing that the liability lies with your insured.

But TP' s video also showed TPV was travelling on the opposite lane and returning into its lane. However, accident occurred while TP was doing so. In the TP' s video, we deemed that the whole of TPV had not entered into its lane completely.

(On reply of the message: Our client had to manoeuvre as there was a parked vehicle which is in the way and there was no other way to get across as we were moving back into the lane, before reaching the stop line, your insured collided into us with no obstruction.

It is clear that he misjudged the point of turning, causing him to loose control and even with ample time and space, was unable to stop and collide into our client' s vehicle.

We are of the view that our client's should not be liable for this accident.

Given that, please kindly reconsider and hopefully revise us with the new liability for this case.

We appreciate the efforts being put into reviewing the case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

**Head Office:** 6 Kung Chong Road Singapore 159143**Branch:** 9A Serangoon North Ave 5 Singapore 554500**Branch:** Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047**Tel:** (+65) 6472 1313**Tel:** (+65) 6484 9919**Tel:** (+65) 6481 1522**Fax:** (+65) 6472 2112**Fax:** (+65) 6481 1993**Fax:** (+65) 6481 1011www.ow.sg | www.facebook.com/OptimaWerkz

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Monday, 31 May 2021 3:39 PM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Subject: Re: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF:

CC6/AIG21006107/Kra3

WITHOUT PREJUDICE

Dear Kaitlyn

Kindly refer to below our principal reply:

Under BOLA 10b, liability is down on TP.

However, in view that TP's video showed OIV encroached into TP's lane, thus, OI cannot be exonerated from liability. Even if TPV was within lane, the accident will still be occurred.

But TP's video also showed TPV was travelling on the opposite lane and returning into its lane. However, accident occurred while TP was doing so. In the TP's video, we deemed that the whole of TPV had not entered into its lane completely.

Thus, the fact is that TPV was travelling on the opposite prior to the collision. We are agreeable to maintain 50/50.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Sent: Monday, May 31, 2021 9:40 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF: CC6/AIG21006107/Kra3

Without Prejudice

Dear Jaslin,

We refer to the above matter.

Enclosed is the evidence for your reference.

Given that, please kindly reconsider and hopefully revise us with the new liability for this case. We appreciate the efforts being put into reviewing the case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department
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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Friday, 28 May 2021 3:17 PM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF: CC6/AIG21006107/Kra3

WITHOUT PREJUDICE

Dear Kaitlyn

Based on your client's video, Your client was trying to overtake a parked vehicle and was in the middle of the road.

The video shows that your client moving back to his lane only when reaching the turning point.

As it is a two way traffic, our insured just start to turn in and wouldn't know there will be other vehicles from opposite direction driving along his lane.

In view of the above, we suggest to resolve the case at equal liability, as both parties should exercise caution and keep in lane.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte LtdPhone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>**Sent:** Thursday, 27 May 2021 1:18 PM**To:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>**Cc:** Admin A <admin-a@lkkauto.com>**Subject:** RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF: CC6/AIG21006107/Kra3

Dear Jaslin,

Any updates on the liability for this case ?

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//ERKZ™ PTE. LTD.**Head Office:** 6 Kung Chong Road Singapore 159143**Branch:** 9A Serangoon North Ave 5 Singapore 554500**Branch:** Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047**Tel:** (+65) 6472 1313**Tel:** (+65) 6484 9919**Tel:** (+65) 6481 1522**Fax:** (+65) 6472 2112**Fax:** (+65) 6481 1993**Fax:** (+65) 6481 1011www.ow.sg | www.facebook.com/OptimaWerkz

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From: Kaitlyn Chio**Sent:** Thursday, 27 May 2021 9:16 AM**To:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>**Cc:** Admin A <admin-a@lkkauto.com>**Subject:** RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF: CC6/AIG21006107/Kra3

Dear Jaslin,

Enclosed video footage for your perusal.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//ERKZ™ PTE. LTD.**Head Office:** 6 Kung Chong Road Singapore 159143**Branch:** 9A Serangoon North Ave 5 Singapore 554500**Branch:** Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047**Tel:** (+65) 6472 1313**Tel:** (+65) 6484 9919**Tel:** (+65) 6481 1522**Fax:** (+65) 6472 2112**Fax:** (+65) 6481 1993**Fax:** (+65) 6481 1011www.ow.sg | www.facebook.com/OptimaWerkz

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 27 May 2021 9:10 AM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

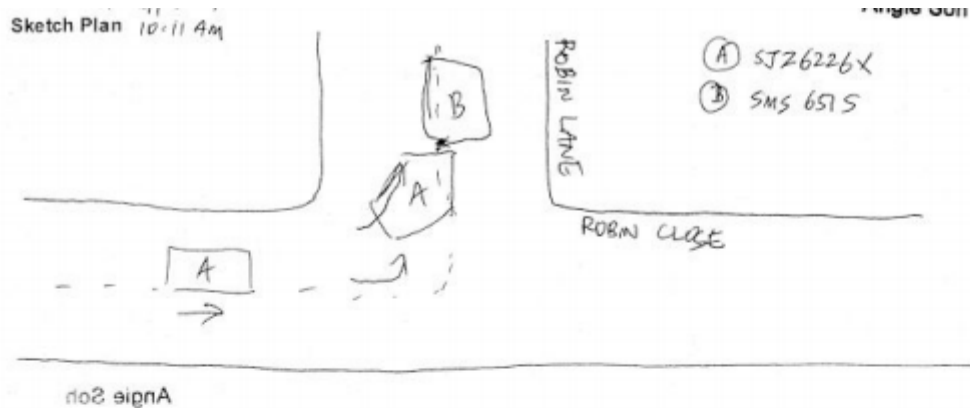
Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF: CC6/AIG21006107/Kra3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.



Accident report **SL03215J0001**

Page 4 of 7

CH PLAN #2

Describe Circumstances of the Accident

<p>I AM THE DRIVER OF CAR A (S1A24467J) AT 5:50 PM ON 18/5/21 TURNING LEFT INTO ROBIN LANE FROM ROBIN CLOSE AND SIDE SWIPE CAR B (SMS 651S) ON THE CAR RIGHT FRONT LIGHT. CAR B WAS IN THE PROCESS OF TURNING RIGHT AND WAS PARTIALLY OUT OF HIS LANE IN MAKING HIS RIGHT TURN.</p>

Please provide us a copy of your client's accident video (if any) for our viewing.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Sent: Tuesday, May 25, 2021 4:19 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF: CC6/AIG21006107/Kra3

Dear Jaslin,

Would like to check on the liability for this case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 25 May 2021 8:56 AM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021 *** LKK REF: CC6/AIG21006107/Kra3

Dear Kaithlyn,

Thank you for your email.

We are currently **pending for our principal to release OI GIA report.**

Our respective case handler, Jaslin will look into the matter and get back to you in due course.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Sent: Tuesday, 25 May, 2021 7:55 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021

Dear Mei Kwan,

Enclosed for your perusal.

Kindly advise us on the liability for this case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Monday, 24 May 2021 6:02 PM

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: REQUEST FOR GIA REPORT - SMS 651S ;DOA : 18.05.2021

Dear Sir / Madam,

We refer to the above matter.

Please email us your client's GIA / police report.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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