

Khanchna (LKK Auto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Monday, 9 March 2020 9:36 AM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: Seeking approval to reject - AIG REF: TP / 5789795197SG (Accident between SMN1364R (AIG-OI) & SLX5169X on 16/1/2020)

Dear Khanchna,

Please proceed as proposed.

Thanks.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

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

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: 06 March 2020 16:07
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] Seeking approval to reject - AIG REF: TP / 5789795197SG (Accident between SMN1364R (AIG-OI) & SLX5169X on 16/1/2020)

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

AIG REF: TP / 5789795197SG

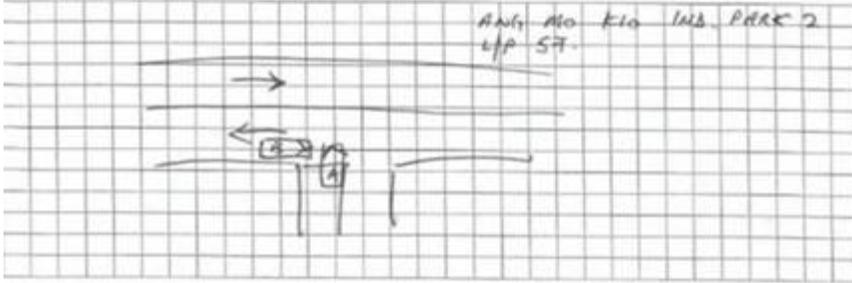
Dear Bernard,

We refer to the above matter.

Insured's statement and sketch (appended below) shows that he was stationary waiting to turn to the main road. However, TP whom was driving against the traffic flow had collided into his vehicle.

Accident Sketch Plan

SKETCH PLAN

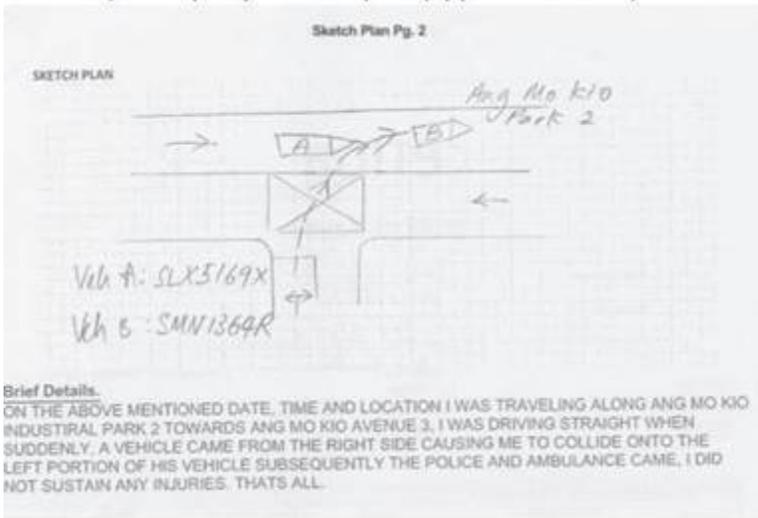


DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Brief Details.

My vehicle SMN1364R was stationary at the junction. Then i saw this vehicle SLX5169X moving from opposite direction against the traffic, and i have sounded my horn to him but he still collided into my LH-front portion. The traffic police was at the scene of accident too and requested my camera SD card. I here to lodge a police report for insurance purposes.

Whereas Third party's sketch plan (appended below) shows that third party was going straight at the main road and the Insured had emerged out of the minor to main road into his path.



Brief Details.

ON THE ABOVE MENTIONED DATE, TIME AND LOCATION I WAS TRAVELING ALONG ANG MO KIO INDUSTRIAL PARK 2 TOWARDS ANG MO KIO AVENUE 3. I WAS DRIVING STRAIGHT WHEN SUDDENLY, A VEHICLE CAME FROM THE RIGHT SIDE CAUSING ME TO COLLIDE ONTO THE LEFT PORTION OF HIS VEHICLE SUBSEQUENTLY THE POLICE AND AMBULANCE CAME, I DID NOT SUSTAIN ANY INJURIES. THATS ALL.

We are of the view that the Insured's version is credible and consistent because Insured's scene photo (as attached) shows that Third party vehicle was indeed driving against the traffic flow.



Insured has accident video but the SD card is with the police. We were informed by the third party workshop that their client was charged by the police for having invalid driving license.

Based on the above, we opine that liability is down against Third party for driving against the traffic flow and colliding into our stationary Insured vehicle.

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

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