

Khanchna (LKK Auto)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Wednesday, May 6, 2020 2:49 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: AIG REF: TP / 3089260253SG - Seeking approval to reject TP claim (MVA BETWEEN SMN9374J (OI) & SLJ1885L ON 11/1/2020))

Hi Khanchna,

You may proceed to reject claim under BOLA 15.

Thank you.

Best regards,

Loh Chee Heng
AIG

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

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From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Tuesday, 5 May 2020 5:34 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] AIG REF: TP / 3089260253SG - Seeking approval to reject TP claim (MVA BETWEEN SMN9374J (OI) & SLJ1885L ON 11/1/2020))

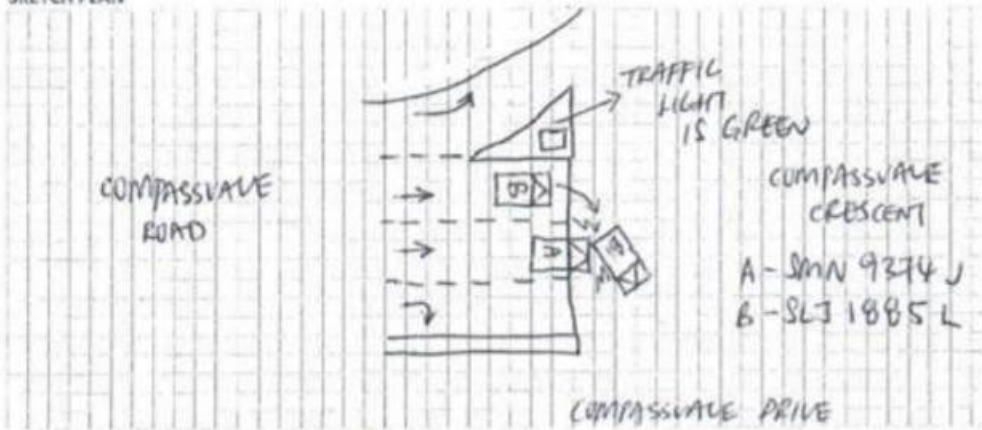
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Dear Mr. Loh,

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.

SKETCH PLAN



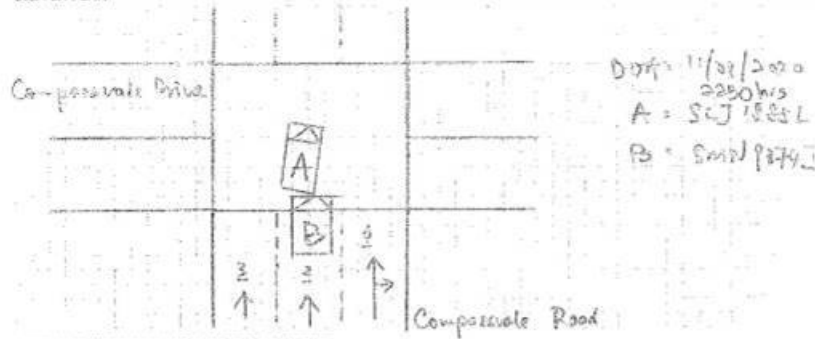
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I WAS DRIVING ALONG COMPASSVALE ROAD TOWARD COMPASSVALE CRESCENT ON THE 2ND LANE OF A 3 LANE ROAD. SOMEWHERE JUNCTION OF COMPASSVALE DRIVE, I DRIVING STRAIGHT ALONG THE SAID ROAD AS THE TRAFFIC LIGHT IS GREEN IN MY FAVOR. OUT OF A SHODEN, VEHICLE (B) CUT INTO MY LANE FROM LANE 3. AS RESULTED, FRONT PORTION OF MY VEHICLE HIT ONTO REAR RIGHT PORTION OF VEHICLE (B). I MENTIONED THE SAID LOCATION, LANE 2 AND LANE 3 ONLY CAN GO STRAIGHT.

A - SMN 9374 J

B - SLJ 1885 L

Third party's statement and sketch is appended below for your easy reference:



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I am driver of car A. I was waiting for the junction traffic lights of Compassvale Drive and Compassvale Rd. Time is 10.50 pm. While waiting for the lights to turn green, I had a change of travel plan and wanted to filter right to lane 2. I turn on my car signal lights (right) to signal to driver of car B. But I saw the driver was looking down at her mobile phone. When the traffic lights turned green, I waited for the car B to move first, but the car didn't move for 3 sec, so I took initiative to move and filter right. Within 1 sec the car B also moved off simultaneously. My car speed was about 5 to 10 km/h. I saw the car B moving and tap my horn twice to warn the driver, but the driver obviously was not aware of my car moving ahead of her and as she was looking at her phone. As my moving off speed was so slow and I did turn on my right indicator light signal at least 5 seconds before moving off, plus I tap my horn to warn the driver of car B. However the driver was not paying attention at all. All the above actions are captured in my car camera.

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)

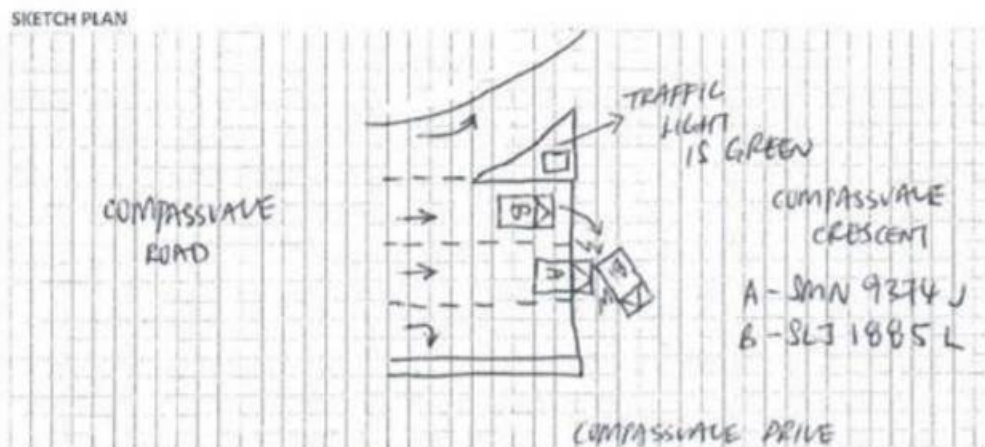
From: Khanchna (LKK Auto)
Sent: Monday, June 8, 2020 11:11 AM
To: Thanaletchumi Santerashigaram
Cc: Admin A
Subject: REJECT CLAIM – SLJ1885L vs SMN9374J (OI) on D.O.A.: 11/01/2020 *** LKK REF: CC4/AIG20005016/ka3

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

Based on all documents at hand and our Insured's statement and sketch (appended below), we noted that our Insured was travelling straight and third party turned into his lane.



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I WAS DRIVING ALONG COMPASSVALE ROAD TOWARD COMPASSVALE CRESCENT ON THE 2ND LANE OF A 3 LANE ROAD. SOMEWHERE JUNCTION OF COMPASSVALE DRIVE, I DRIVING STRAIGHT ALONG THE SAID ROAD AS THE TRAFFIC LIGHT IS GREEN IN MY FAVOR. OUT OF A SHEDEN, VEHICLE (B) CUT INTO MY LANE FROM LANE 3. AS RESULTED, FRONT PORTION OF MY VEHICLE HIT ONTO REAR RIGHT PORTION OF VEHICLE (B). I MENTIONED THE SAID LOCATION, LANE 2 AND LANE 3 ONLY CAN GO STRAIGHT.

A - SMN 9374 J
B - SLJ 1885 L

As such, we opine that as per (BOLA 15) the liability is down against your driver.

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.

We will close the matter at our end.

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."

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.

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)

From: Thanaletchumi Santerashigaram <thana@jackcars.com.sg>

Sent: Monday, June 8, 2020 10:13 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: Re: PRE-REPAIR INSPECTION REQUEST – SLJ1885L vs SMN9374J (OI) on D.O.A.: 11/01/2020

*** LKK REF: CC4/AIG20005016/ka3

Greetings Ms.Kanchana ,

May I have an update on the liability as my client us chasing for the repair works to begin.

Kindly reply.

Thank You.

Best Regards ,

S.Thanaletchumi (Ms)

JACK CARS ENTERPRISE PTE LTD

Office : 67488824

Mobile : 91701900

Fax : 67488834

Email : thana@jackcars.com.sg

On Sun, 3 May 2020, 17:16 Thanaletchumi Santerashigaram, <thana@jackcars.com.sg> wrote:

Greetings Ms. Khachna ,

Noted.