

Khanchna (LKK Auto)

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Sent: Tuesday, June 9, 2020 3:07 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: Seeking approval to reject - AIG REF: TP / 8589554126SG - Accident between SMG4838H & SMA7706S on 5/4/2020

Dear Khanchna,

Please proceed to reject third party claim.

Thank you

Kind regards
Norsiah

Norsiah Md Noor
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 Singapore 079120
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Norsiah.MdNoor@aig.com | www.aig.com.sg



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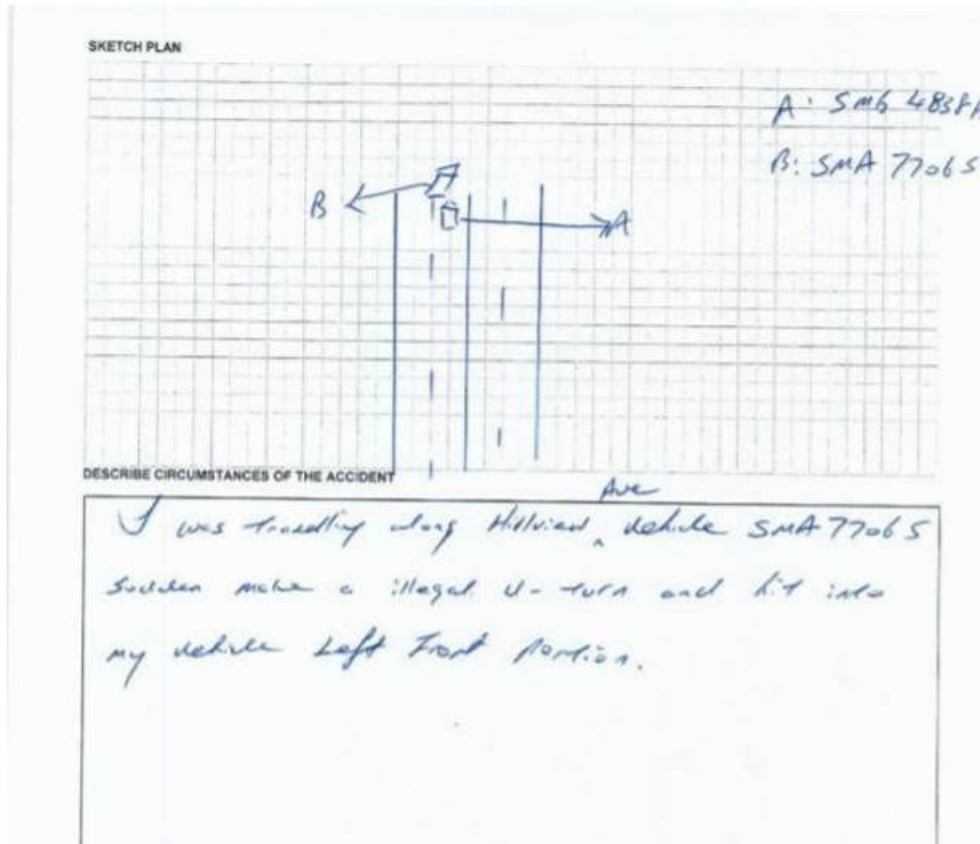
From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Tuesday, June 9, 2020 10:58 AM
To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] Seeking approval to reject - AIG REF: TP / 8589554126SG - Accident between SMG4838H & SMA7706S on 5/4/2020

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

Dear Ms. Norsiah,

We refer to the above matter.

Insured's statement and sketch (appended below) for your easy reference:



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

A - SHAN TIEUS
B - CRAIG URBAN

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 5/4/20 @ 13:30pm, I was driving along Hillview Avenue.
I going to slow down my vehicle due to I need to turn into the road
Hillview crescent in front of me. All of sudden, vehicle B hit my rear
portion.

Based on the above and OI's accident videos, we opine that liability is down against Third party as Third party was making a U-turn without proper lookout and care.

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

Your approval please.

Thank you.

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)

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Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Wednesday, June 10, 2020 4:45 PM
To: Carmen Lim
Cc: serence ctc; Claim admin; Admin A
Subject: RE: Reject claim - Accident between SMG4838H & SMA7706S (AIG- OI) on 5/4/2020

WITHOUT PREJUDICE

Dear Carmen,

We refer to the above matter and your e-mail below.

We append below our Insured's accident photos that shows that your client turned into our Insured's path to do a U-turn without proper lookout and care.





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

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

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

From: Carmen Lim <carmen@esteemperf.com.sg>

Sent: Wednesday, June 10, 2020 4:07 PM

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

Cc: serence ctc <serence@esteemperf.com.sg>; Claim admin <Claimadmin@esteemperf.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: Re: Reject claim - Accident between SMG4838H & SMA7706S (AIG- OI) on 5/4/2020

Dear Khanchna,

We refer to your email dated 09.06.2020.

We would like to dispute the case liability, as your driver was driving on extreme LH lane behind our driver then cut into our driver's lane cause the accident.

Attached herewith video footage for your attention.

Pls review the above matter and let us hear from your favorably.

Thank you

[20200405_122917_ER.mp4](#)

Freundliche Grüße / Best Regards

Carmen Lim

Accident Claim Executive | Operation

Division

Esteem Performance Pte Ltd

M: 8799 0066

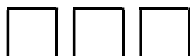
P: 6484 1221

E: carmen@esteemperf.com.sg

[5033 Ang Mo Kio Industrial Park 2 #01-259 \(Head Office\)](#)

[385 Sin Ming Drive](#) Vicom Inspection
Centre (Showroom)

www.esteemperformance.com



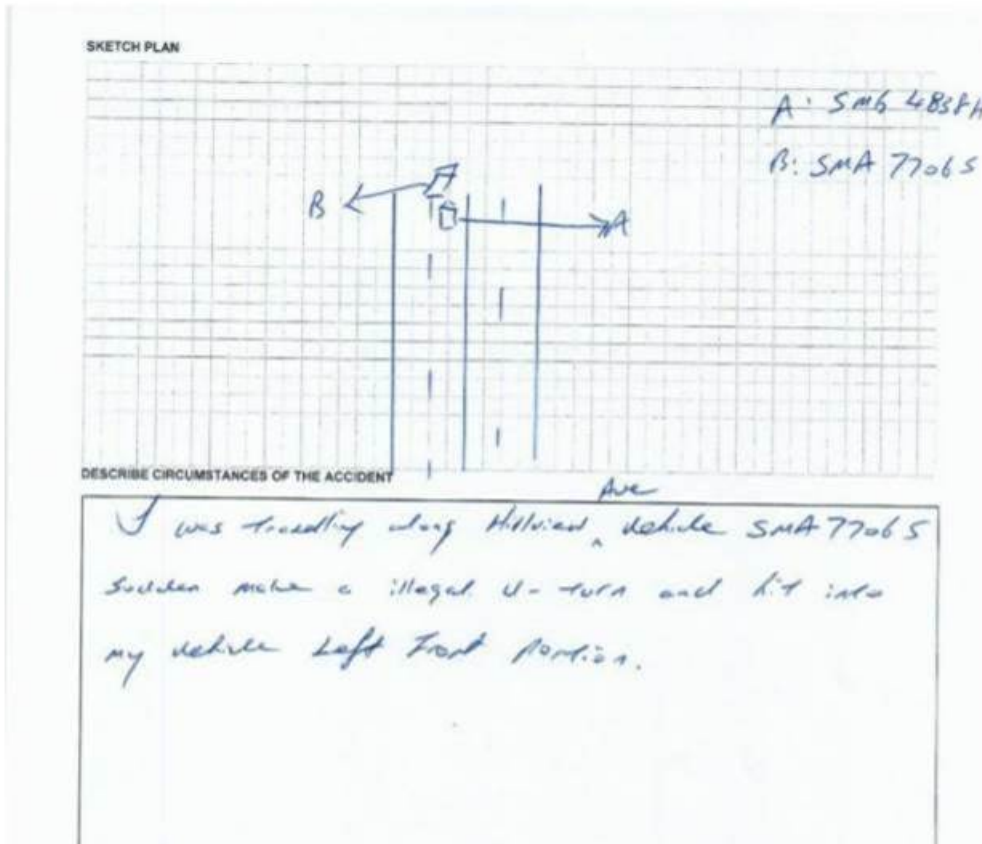
On Tue, Jun 9, 2020 at 3:16 PM Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

Our Insured's statement and sketch is appended below:



Based on all documents at hand, we opine that liability is down against Third party driver as he was making a U-turn without proper lookout and care.

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.

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Best Regards,

Khanchna | Case Handler

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