

## Khanchna (LKK Auto)

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**From:** Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>  
**Sent:** Wednesday, 17 June 2020 5:14 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: Seeking approval Reject TP claim - AIG REF: TP / 2097530466SG - MVA BETWEEN (OI : SKS6878P) & SKE3769P ON 06/06/2020

Dear Khanchna,

From what I see, it's more on words against words and W/shop should not be pushing us for settlement based on this.

Claims assessment should be on material facts and substantial evidence produce by either party.

Kind Regards,  
Saliha

**Saliha Syed Yusoff**

**AIG**

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

AIG Building, 78 Shenton Way #08-16, Singapore 079120  
Tel +(65) 6419 1917 |  
[www.aig.sg](http://www.aig.sg)

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**From:** Syed-Yusoff, Saliha  
**Sent:** Wednesday, June 17, 2020 5:10 PM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Seeking approval Reject TP claim - AIG REF: TP / 2097530466SG - MVA BETWEEN (OI : SKS6878P) & SKE3769P ON 06/06/2020

Dear Khanchna,

Please proceed with rejection first.

Kind Regards,  
Saliha

**Saliha Syed Yusoff**

**AIG**

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

AIG Building, 78 Shenton Way #08-16, Singapore 079120

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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Wednesday, June 17, 2020 10:48 AM

**To:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] RE: Seeking approval Reject TP claim - AIG REF: TP / 2097530466SG - MVA BETWEEN (OI : SKS6878P) & SKE3769P ON 06/06/2020

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

Dear Ms. Saliha,

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

Kindly be informed that third party is chasing for liability clearance.

Kindly let us have your approval.

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](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Khanchna (LKK Auto)

**Sent:** Monday, June 15, 2020 3:38 PM

**To:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Seeking approval Reject TP claim - AIG REF: TP / 2097530466SG - MVA BETWEEN (OI : SKS6878P) & SKE3769P ON 06/06/2020

Dear Ms. Saliha,

We refer to the above matter.

We append below Insured driver's statement for your easy reference:

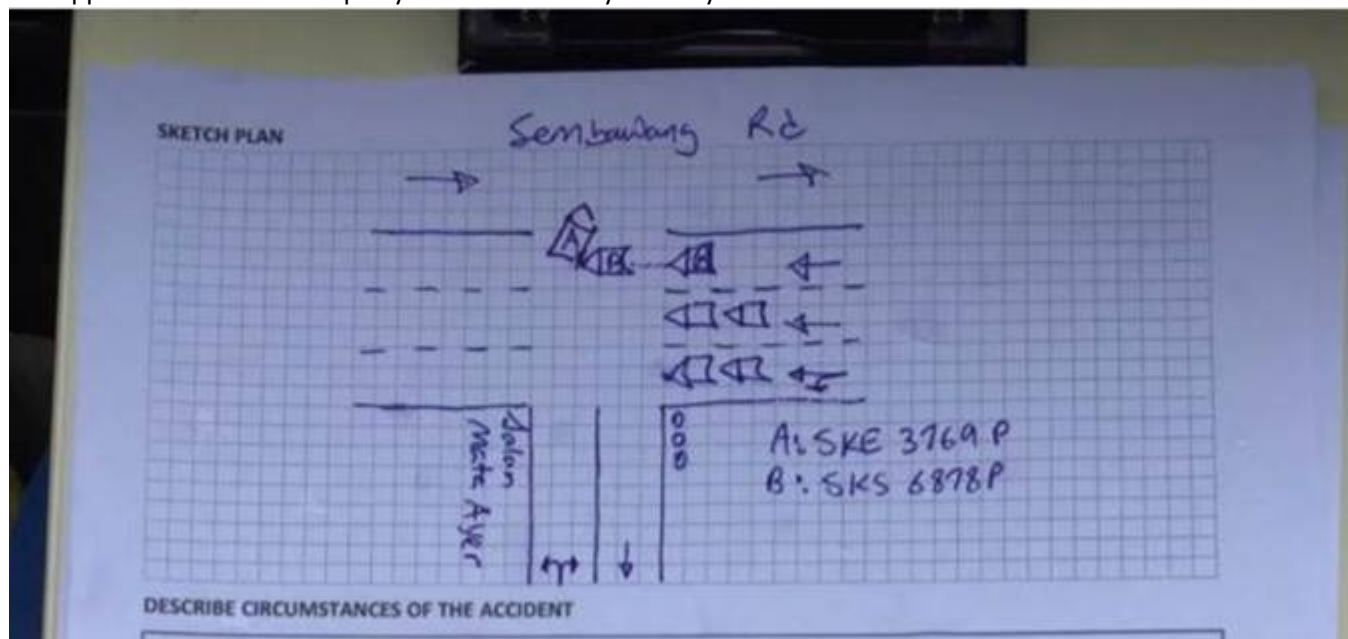
SKETCH PLAN
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT
<p>It was driving and the road conditions were wet. I was driving northward along Sembawang Rd, at the junction of with Jln North Ayer. I was wearing a mask while driving. At the junction, I did not notice the traffic light had been red or turned red. I braked when I noticed the cars on the left stopped, I being on the right-most lane. However, the car <del>SKS</del> SKE3769P had already started turning into Sembawang Rd, and I could not brake in time to avoid SKE 3769P. The front-right of SKS6878P collided into the rear-right side of SKE 3769P, at around the rear-right door handle. Both cars stopped for drivers to exchange particulars.</p>

According to the Insured driver, he cannot remember and cannot confirm to us whether the traffic light was red or green and whether he had beaten the traffic light. He told us that he didn't see any other vehicles proceeding in the same direction in which TP was coming from and so he is not sure whether TP is the one that had beaten the traffic light.

There were no police present at the scene. Insured driver also does not have any accident video.

Third party alleged that the traffic light was green but he does not have any accident video/accident photos. Third party only informed us that Insured driver had spoken to third party and said that he had beaten the traffic light.

We append below the third party's statement for your easy reference:



#### ACCIDENT STATEMENT (2000 characters)

At the traffic junction, the light was green on my favour. All vehicles was already stopped (main road). Halfway turning right, a vehicle appeared from my right and hit directly onto my vehicle right rear side portion.

In the absence of any supporting documents/evidence from Third party, we opine that liability is down against Third party under BOLA 5.

We suggest to reject the third party claim based on 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](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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