

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Wednesday, 30 December 2020 11:45 AM
To: GREAT_CHEERS@HOTMAIL.COM
Cc: Admin A
Subject: ACCIDENT INVOLVING SLP 9098H & GBH 3387Z ALONG/AT SLIP RD @ UPP.
SERANGOON RD TWDS BRADDELL RD-CTE ON 20/08/2020

Our Ref: CC4/AIG20009075/Qrs3

GLYN SIM KIOK NGIAP- BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SLP 9098H & GBH 3387Z ALONG/AT SLIP RD @ UPP. SERANGOON RD TWDS
BRADDELL RD-CTE ON 20/08/2020**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from GBH 3387Z against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as your driver was trying to turn into the slip road and collided with third party who is moving in own lane. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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

Jaslin Kok (LKK Auto)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Monday, 25 January 2021 3:58 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: RE: AIG REF : 3335889468SG | SEEK LIABILITY

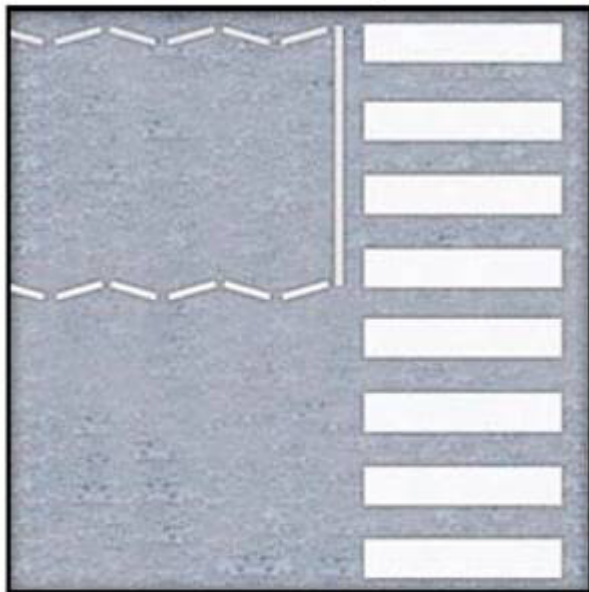
Hi Jaslin,

OID, Ms Annie, has forwarded to us NTUC's offer of 100% for OI's UIL claim.

We do not know why NTUC offer 100%. But, according to OID's explanation and her emails with NTUC, OID stated that TPV changed lane across the continuous zig-zag lines in the slip road, as stated in OID's report and in her email. Our guess is that NTUC's handler could have interviewed their insured driver before offering the 100% for OI's UIL.

Attached below is the zig-zag lines markings from Final Theory book. It stated that vehicles should not overtake.

57 Common road markings ON the road.



(a) Zig-Zag Lines by Side of the Road

Zig-zag lines by the side of the road give advance warning of the presence of a Pedestrian Crossing. Vehicles should not overtake, wait or park in the vicinity. Pedestrians are also prohibited from crossing at the zig-zag areas.

For TPPD claim, though OI's successful recovery is without prejudice to the current case, you may wish to cite OID's sketch plan that TPV was changing lane across the zig-zag lines.

Thank you.

Loh Chee Heng

Senior 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 1881
Chee-Heng.Loh@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Jaslin Kok (LKK Auto) [mailto:jaslinkok@lkkauto.com]
Sent: Tuesday, 19 January 2021 11:56 AM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: AIG REF : 3335889468SG | SEEK LIABILITY

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

Dear Chee Heng

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: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Tuesday, 19 January 2021 11:55 AM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: AIG REF : 3335889468SG | SEEK LIABILITY

Hi Jaslin,

We have spoken to OID, Ms Annie.

Kindly put on hold claim handling at the moment while we are reviewing the matter.

Thank you.

Loh Chee Heng

Senior 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 1881
Chee-Heng.Loh@aig.com | www.AIG.sg

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From: Jaslin Kok (LKK Auto) [<mailto:jaslinkok@lkkauto.com>]
Sent: Monday, 18 January 2021 10:03 AM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: AIG REF : 3335889468SG | SEEK LIABILITY

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

Dear Chee Heng

Kindly refer to latest email from OI.

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: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Tuesday, 5 January 2021 11:48 AM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: AIG REF : 3335889468SG | SEEK LIABILITY

Hi Jaslin,

Please assist to forward your last email with insured.

We will step in to reply to insured following your email trail.

Thank you.

Loh Chee Heng

Senior 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 1881
Chee-Heng.Loh@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Jaslin Kok (LKK Auto) [<mailto:jaslinkok@lkkauto.com>]
Sent: Tuesday, 5 January 2021 11:06 AM

To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: AIG REF : 3335889468SG | SEEK LIABILITY

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

Dear Chee Heng

We have explained to OI with the following explanation. However she's still disagreeing with our views.

She emphasize that it was clear for her to change lane as TP was stuck behind a car. And TP came from behind cutting into her lane crossing the zigzag line when changing lane and hit her vehicle.

There are 2 lanes on the slip road divided by zigzag lane marking. TP already on the left lane passed the start of the right lane marking. OI went in on the right lane of the slip road and are on the lane before TP change lane.

Please let us have your comments/instruction.

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: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Tuesday, 5 January 2021 10:09 AM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: AIG REF : 3335889468SG | SEEK LIABILITY

Hi Jaslin,

At the beginning of insured's video, TPV was already on the left lane in the slip road. Thus, insured should ensure it is safe before changing lane. Liability is down on insured.

Kindly let insured know our assessment of the case and that we will proceed to settle at best. Onus is on the party changing lane to ensure it is safe before doing so. If an accident occurred, then liability is not in favour of the party changing lane.



Thank you.

Loh Chee Heng

Senior 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 1881
Chee-Heng.Loh@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Jaslin Kok (LKK Auto) [<mailto:jaslinkok@lkkauto.com>]
Sent: Monday, 4 January 2021 11:49 AM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] AIG REF : 3335889468SG | SEEK LIABILITY

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Dear Chee Heng

We refer to the above matter.

We have contacted insured driver to inform her that liability is not in her favour.

Based on Insured's video, we are of the view that liability is not in her favour as her car was seen to be filtering into the slip road and Third Party was on own lane.

Our insured driver does not agree with our view and insist that their vehicle was already on the lane and TP overtake her. However the video clearly shows that TP vehicle was already in the lane and our insured driver then try to filter in.

Attached our email with Insured.

Kindly let us have your comments/instruction.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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

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Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Friday, 5 February 2021 2:39 PM
To: My Car Consultant
Cc: Admin A
Subject: ACCIDENT INVOLVING GBH 3387Z & SLP 9098H ON 20/08/2020

WITHOUT PREJUDICE

Dear Sirs/Mdm,

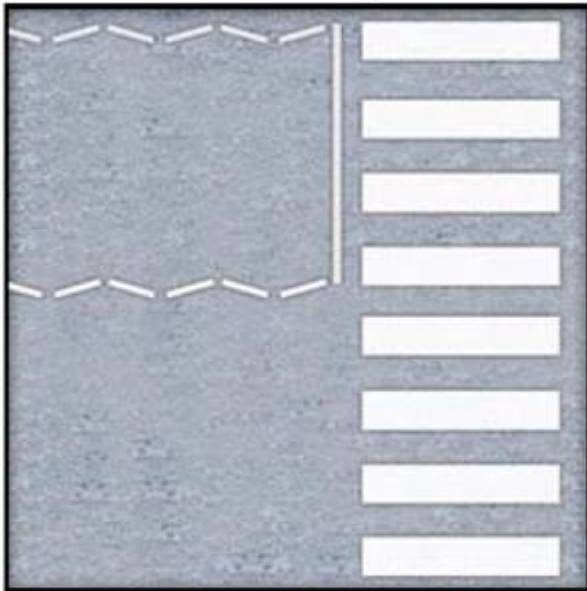
We refer to the above matter.

We are of the view that your client changed lane across the continuous zig-zag lines in the slip road.

Our insured was offered 100% by NTUC for her counter claim against your client.

Attached below is the zig-zag lines markings from Final Theory book. It stated that vehicles should not overtake.

57 Common road markings ON the road.



(a) Zig-Zag Lines by Side of the Road

Zig-zag lines by the side of the road give advance warning of the presence of a Pedestrian Crossing. Vehicles should not overtake, wait or park in the vicinity. Pedestrians are also prohibited from crossing at the zig-zag areas.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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

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