Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 14 June 2021 4:25 PM

To: Yong, Joanne-LF

Subject: RE: [Seek Instruction] - AIG Ref: 7085005389SG// LKK Ref: CC6/AIG21006221/pa3

[ACCIDENT INVOLVING SBR 9808J(OI) AND SDT 1829S(TP) ON 26/05/2021]

Hi Joanne,

No scene photos.

We will proceed to reject third party first and await further evidence from third party to review.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Yong, Joanne-LF < Joanne-LF.yong@aig.com>

Sent: Friday, 11 June 2021 5:14 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: [Seek Instruction] - AIG Ref: 7085005389SG// LKK Ref: CC6/AIG21006221/pa3 [ACCIDENT INVOLVING

SBR 9808J(OI) AND SDT 1829S(TP) ON 26/05/2021]

HI Hsiao,

Is there any scene photos?

Accordingly to Bola TP has the stop line that needed to stop. If TP is unable to provide any scene photos as stop line we are not liable.

Pls kindly get from TP with evidence if not we will reject the TP.

Thank you.

Best regards, Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >

Sent: Friday, June 11, 2021 11:59 AM

To: Yong, Joanne-LF < <u>Joanne-LF.yong@aig.com</u>>

Subject: [EXTERNAL] Re: [Seek Instruction] - AIG Ref: 7085005389SG// LKK Ref: CC6/AIG21006221/pa3 [ACCIDENT

INVOLVING SBR 9808J(OI) AND SDT 1829S(TP) ON 26/05/2021]

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

Hi Joanne,

In terms of visibility, both parties can see each other clearly. Third party was making a turn with stop line but he still on the main way having right of way whereas OI coming out from parking lot should ensure the safety of the traffic flow before exiting from the lot.

We are of the view that 50/50 is quite reasonable as both parties should exercise caution. OI has already out from the lot and hit by third party who was making a right turn.

Kindly let us have your comments/instruction. 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, **Hsiao Tong, Chew** | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Yong, Joanne-LF < <u>Joanne-LF.yong@aig.com</u>>

Sent: Thursday, 10 June 2021 3:12 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: [Seek Instruction] - AIG Ref: 7085005389SG// LKK Ref: CC6/AIG21006221/pa3 [ACCIDENT INVOLVING

SBR 9808J(OI) AND SDT 1829S(TP) ON 26/05/2021]

Dear Hsiao,

Can I know your view of this accident?

Thank you.

Best regards, **Joanne Yong**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 1953 Joanne-LF.yong@aig.com | www.AIG.sg

From: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Sent: Thursday, June 10, 2021 11:03 AM

To: Yong, Joanne-LF < Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] RE: [Seek Instruction] - AIG Ref: 7085005389SG// LKK Ref: CC6/AIG21006221/pa3 [ACCIDENT

INVOLVING SBR 9808J(OI) AND SDT 1829S(TP) ON 26/05/2021]

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

Hi Joanne,

Apologised.

Both parties has **no** video footage.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Yong, Joanne-LF < <u>Joanne-LF.yong@aig.com</u>>

Sent: Thursday, 10 June 2021 11:00 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: [Seek Instruction] - AIG Ref: 7085005389SG// LKK Ref: CC6/AIG21006221/pa3 [ACCIDENT INVOLVING

SBR 9808J(OI) AND SDT 1829S(TP) ON 26/05/2021]

HI Ms Tong,

Can you upload the videos

Thank you.

Best regards,
Joanne Yong

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 1953 From: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Sent: Thursday, June 10, 2021 10:46 AM

To: Yong, Joanne-LF < Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] [Seek Instruction] - AIG Ref: 7085005389SG// LKK Ref: CC6/AIG21006221/pa3 [ACCIDENT

INVOLVING SBR 9808J(OI) AND SDT 1829S(TP) ON 26/05/2021]

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

Hi Joanne,

We refer to the above matter.

Third party reported that he stopped at the stop line to check for the traffic before he make a right turn. Third party checked that the traffic was cleared and started to execute his right turn. As he was turning, OI darted out from the carpark lot 434 and third party could not stop in time and hit OI.

OI reported that while he was exiting the carpark lot, another vehicle, SDT1829S which was turning right from the linkway collided into his car. OI car's front door was damaged from the impact.

Both parties has **no** video footage for this matter.

We have spoken to OI Mr Ng to confirm his position on this case. OI said that Third Party did not stop at the stop line to check before turning right, his car had already out from the parking lot and hit by Third Party. OI said that after the accident, Third Party reversed and parked his car in a lot as third party does not want to block the traffic. OI disagreed on third party claim against his policy as his position is both parties should bear their own repair cost since both parties should exercise caution.

In view of OI disputed on third party claim, we would like to seek your comments/instruction in order for us to proceed further.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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