

RE: AIG Ref: #0874822733SG003#027# || Accident between SKM 1594 Y and FBQ 2605 D * LKK REF: CC4/AIG21007271/Gpa3**

Goh, Jeremy <Jeremy.Goh@aig.com>

Tue 31/8/2021 3:46 PM

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

Cc: Cheok, Lee Wai <Cheok.Leewai@aig.com>

Hi Hsiao Tong,

Noted and please proceed to close file in merimen.

Please upload report and invoice for services rendered.

We will await the PD LOD from the TP law firm.

Regards

Jeremy Goh

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 1767

Jeremy.goh@aig.com | www.AIG.com.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: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, August 31, 2021 1:51 PM

To: Goh, Jeremy <Jeremy.Goh@aig.com>

Cc: Cheok, Lee Wai <Cheok.Leewai@aig.com>

Subject: [EXTERNAL] Re: AIG Ref: #0874822733SG003#027# || Accident between SKM 1594 Y and FBQ 2605 D *** LKK REF: CC4/AIG21007271/Gpa3

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

Hi Jeremy,

We have spoken to third party repairer on this matter. Third party had viewed the video footage before. They submitted claim after received Police Investigation Result to show that action taken against OI.

Third party repairer do not agree on rejection as PIR shows OI was being charged and they will get lawyer to handle the matter.

In view of this, we shall proceed to close and submit WP report to your good office for your further action.

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: Goh, Jeremy <Jeremy.Goh@aig.com>

Sent: Monday, 16 August 2021 9:54 am

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

Cc: Cheok, Lee Wai <Cheok.Leewai@aig.com>

Subject: RE: AIG Ref: #0874822733SG003#027# || Accident between SKM 1594 Y and FBQ 2605 D *** LKK REF: CC4/AIG21007271/Gpa3

Hi Hsiao Tong,

I don't have any updates from the OI on the appeal against the Traffic Police results.

However, we maintain our rejection.

Please let us know what the recourse action by the Third Party Workshop will be. Will it be GIA or lawyers?

We cited the below rationale sent on 8th Jul 2021 for our explanation on not handling the Direct Settlement for the Third Party claim.

Please share with TPWS that the video evidence submitted by a third party does show MAG 14(b) scenario, so we should adhere to that scenario for settlement.

Regards

Jeremy Goh

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

Sent: Friday, August 13, 2021 4:21 PM

To: Goh, Jeremy <Jeremy.Goh@aig.com>

Subject: [EXTERNAL] Re: AIG Ref: #0874822733SG003#027# || Accident between SKM 1594 Y and FBQ 2605 D *** LKK REF: CC4/AIG21007271/Gpa3

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Hi Jeremy,

We have rejected third party claim as per instruction. However, third party appealed based on PIR letter dated 02 Jun 2021.

Please advise if there is any update from insured on his appeal to traffic police. Thanks.

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: Goh, Jeremy <Jeremy.Goh@aig.com>

Sent: Thursday, 8 July 2021 5:23 PM

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

Subject: RE: AIG Ref: #0874822733SG003#027# || Accident between SKM 1594 Y and FBQ 2605 D *** LKK REF: CC4/AIG21007271/Gpa3

Hi Hsiao Tong,

Please proceed to reject case.

Let me know what steps TPWS intends to proceed after we reject the case. Either GIA or Lawyers.

Do note that OI was not fined in his PIR and will appeal against the results.

Regards

Jeremy Goh

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 1767

Jeremy.goh@aig.com | www.AIG.com.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: Goh, Jeremy

Sent: Thursday, July 8, 2021 4:56 PM

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

Subject: RE: AIG Ref: #0874822733SG003#027# || Accident between SKM 1594 Y and FBQ 2605 D *** LKK REF: CC4/AIG21007271/Gpa3

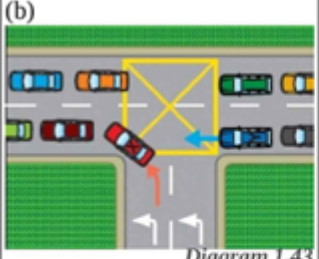
Hi Hsiao Tong,

Apologize as I was in a meeting earlier and could not speak with you on this case.

Please proceed to reject the case under these conditions.

Under BOLA, there is video graphic evidence that supports the version of Insured being in the yellow box and the Third Party Motorcycle did not stop in front of the yellow box to allow insured to exit from the minor road.

Under MAG 14(b), in case they litigate the matter.

| | |
|--|---|
| <p>(b)</p>  <p>Diagram 1.43</p> <p>Traffic on the major road has stopped up to the edge of the yellow box</p> | <p>Reason(s): Driver X turning out from the minor road has precedence over oncoming traffic on the major road but should still keep a lookout for vehicles along the major road. Driver X should also take evasive action to avoid a collision. Driver Y on the major road should not proceed into the yellow box; he should stop behind the yellow box to allow vehicles from the adjoining minor road to enter the major road.^{44a}</p> |
|--|---|

You can contact me if you are unsure. Will try to share our thoughts.

Regards

Jeremy Goh

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 1767

Jeremy.goh@aig.com | www.AIG.com.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: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Sent: Thursday, July 8, 2021 4:24 PM

To: Goh, Jeremy <Jeremy.Goh@aig.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

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

Subject: [EXTERNAL] RE: AIG Ref: #0874822733SG003#027# || Accident between SKM 1594 Y and FBQ 2605 D *** LKK REF: CC4/AIG21007271/Gpa3

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Dear Sir / Madam,

Thank you for your email.

Hi HT,

Please call Jeremy.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte LtdPhone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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From: Goh, Jeremy <Jeremy.Goh@aig.com>**Sent:** Thursday, 8 July, 2021 2:57 PM**To:** Admin A <admin-a@lkkauto.com>**Subject:** AIG Ref: #0874822733SG003#027# || Accident between SKM 1594 Y and FBQ 2605 D

Hi LKK team,

Can you get the case handler of this case to call me.

I wish to discuss with them over the case.

Regards

Jeremy Goh

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 1767

Jeremy.goh@aig.com | www.AIG.com.sg

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Re: [Rejection] - Your Ref: FBQ2605D //LKK Ref: CC4/AIG21007271/Gpa3 [ACCIDENT INVOLVING SKM 1594Y(AIG) AND FBQ 2605D ON 31/01/2021]

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

Wed 1/9/2021 9:03 AM

To: Angie SH Cycle <angie@shcycle.sg>

Without Prejudice

Dear Sirs/Mdm,

We have reviewed the matter and we regret to inform you that we have our principal instruction to maintain rejection as per email dated 09 July 2021.

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,

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: Angie SH Cycle <angie@shcycle.sg>

Sent: Saturday, 10 July 2021 2:00 pm

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

Subject: RE: [Rejection] - Your Ref: FBQ2605D //LKK Ref: CC4/AIG21007271/Gpa3 [ACCIDENT INVOLVING SKM 1594Y(AIG) AND FBQ 2605D ON 31/01/2021]

Dear Hsiao Tong,

Please see attached TP outcome. Your Insured had committed an offence - Careless Driving

Thank You.

Angeline

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

Sent: Friday, 9 July 2021 3:39 PM

To: angie@shcycle.sg

Subject: [Rejection] - Your Ref: FBQ2605D //LKK Ref: CC4/AIG21007271/Gpa3 [ACCIDENT INVOLVING SKM 1594Y(AIG) AND FBQ 2605D ON 31/01/2021]

Your Ref: **FBQ2605D**

Without Prejudice

LKK Ref: CC4/AIG21007271/Gpa3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SKM 1594Y(AIG) AND FBQ 2605D ON 31/01/2021

We refer to the above matter.

Attached is a copy of our insured accident report and video screenshot from another vehicle for your easy reference. It shows the traffic on major road has stopped due to the edge of the yellow box. Our driver turning out from the minor road has precedence over oncoming traffic on the major road. Your client should not proceed into the yellow box.

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,

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)