

RE: AIG Ref: 4667776050SG// LKK Ref: CC6/AIG21007460/Upa3 [ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021]

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

Thu 5/8/2021 12:22 PM

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

Dear Hsiao,

Under Bole 33. Vehicle should not overtake from the right against the flow of traffic.

That place is single lane for 2 way vehicles. In single lane we can not expect there will be another vehicle coming from behind in the opposite lane which is against traffic rules.

Pls reject Third party.

Thank you.

Best regards,

Joanne Yong

Senior Complex Claims Examiner – Auto Property Damage Claims

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

Sent: Thursday, August 5, 2021 11:18 AM

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

Subject: [EXTERNAL] AIG Ref: 4667776050SG// LKK Ref: CC6/AIG21007460/Upa3 [ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021]

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

Dear Joanne,

We refer to the above matter.

Please be informed that our insured disputed on liability on this matter. Kindly refer to the attached email from OI which is self-explanatory.

During our tele-conversation with OI Mr Choo, he insisted that he is not at fault. The fact is that third party should not overtake a moving vehicle unless it is safe to do so. OI has viewed third party video before as he has submitted claim against TP insurer. From the video, it clearly shows that his car was moving forward and in the process of reversing into his house lot while third party overtook his car with high speed. OI said that third party statement is incorrect as his car was not parked along the side road, his car was moving in slow speed.

We have tried to explain to OI that we are looking at 50/50 basis means both parties should bear partial responsibility. We can agree that third party should not overtake his moving vehicle, but OI also needs to check the traffic condition before he reverse his vehicle. OI insisted that it is not fair to him as third party

should not overtake his moving vehicle at high speed, OI hopes AIG can fight for him on this matter. OI will get his workshop to pursue claim against third party insurer.

In view of insured strongly dispute on third party claim, we seek your instruction in order for us to proceed further.

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

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