Fwd: Accident Involving SKK5305A & SHC1465A On 10.07.2021 Along Hougang Street 21 / AIG Ref: 8319305211SG004

Indranil	Sen	<s.ind< th=""><th>lranilo</th><th>@gm</th><th>ail</th><th>.com></th></s.ind<>	lranilo	@gm	ail	.com>
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Wed 28/7/2021 1:54 PM

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

Dear Ms. Chew,

As requested...

Please see the full trail mail for our explanation.

Thanks in advance.

Best Regards Indranil

Begin forwarded message:

From: Indranil Sen <s.indranil@gmail.com> Date: 14 July 2021 at 11:42:12 PM SGT

To: "Ng, Hai-Chuan" <Hai-Chuan.Ng@aig.com>

Cc: Gopa Sen <gopasen@yahoo.com>

Subject: Re: Accident Involving SKK5305A & SHC1465A On 10.07.2021 Along

Hougang Street 21 / AIG Ref: 8319305211SG004

Dear Hai Chuan,

Since the taxi driver has claimed injury and obtained 5 days MC, we thought it's better we make a police report too.

Please find attached the police report.

Thanks & Best Regards Indranil

> On 14 Jul 2021, at 8:16 AM, Ng, Hai-Chuan <Hai-Chuan.Ng@aig.com> wrote:

Dear Sir,

Thank you for the video footage and your input.

It is useful for our investigation.

At this point, we do not have any information on the type of injury sustained by the taxi driver.

We shall contact you again once we receive his claim.

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

Regards,

Ng Hai Chuan

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

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1994 Hai-Chuan.Ng@aig.com | www.aig.sg

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From: Indranil Sen <s.indranil@gmail.com> **Sent:** Tuesday, July 13, 2021 11:37 PM To: Ng, Hai-Chuan < Hai-Chuan. Ng@aig.com >

Cc: Gopa Sen <gopasen@yahoo.com>

Subject: [EXTERNAL] Re: Accident Involving SKK5305A & SHC1465A On 10.07.2021

Along Hougang Street 21 / AIG Ref: 8319305211SG004

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

Dear Hai Chuan,

One additional point...

As you may have noticed from the photos of the taxi submitted earlier, there was almost no damage to the taxi, indicating that the impact to taxi was very minor. With such minor impact, there is almost zero chance of injury.

Thanks & Best Regards Indranil

> On 13 Jul 2021, at 11:03 PM, Indranil Sen < s.indranil@gmail.com> wrote:

Dear Hai Chuan,

Firstly my wife was just coming out of parking slot and her speed would have been much less than 10km/hour.

Secondly, the taxi driver at the time of the accident had not indicated anything about being injured, nor were there any signs of injury. Even when my wife spoke to him a few hours later on phone there was no mention of any injury. Evidently this is a false / frivolous claim.

Since there was no injury mentioned at the scene of the accident or on the call later, my wife did not make a police report.

As we had reported, there was a witness present at the scene. The witness name was Mr. Guang and his phone number is 89095730. Can you kindly reach out to him and get his version? We are sure he will corroborate our version of the accident.

Since it was a very minor accident we had not downloaded any video earlier from our in car camera. However, on searching we found this attached video, where we can clearly see the taxi driver walking up to our car and talking to my wife and as you will see there is no sign of injury. Further for next 15mins he was talking to my wife and walking about normally.

Hope this helps.

Thanks & Best Regards Indranil

<Video.mov>

On 13 Jul 2021, at 11:25 AM, Ng, Hai-Chuan < Hai-<u>Chuan.Ng@aig.com</u>> wrote:

Dear Sir/Madam,

We refer to the captioned accident.

We wish to inform you that the taxi driver had reported injured and was given 5 days medical leave in his accident report.

If you have more information (e.g. scene photographs, video footage or police investigation result) about the accident that was not included in your accident report, kindly forward a copy to the undersigned to facilitate claims assessment.

Please call the undersigned if you need any clarifications on the above.

Thank you.

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

Regards,

Ng Hai Chuan

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

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1994 Hai-Chuan.Ng@aig.com | www.aig.sg

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