Accident Reports (/accident-reports) Recoveries (/recoveries) Exploration (/exploration) ARCs (/arcs)

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(/reporting)



# Rec102963



#### OFFICER IN CHARGE

Dally Amri, Mimi Za... ▼



#### NAVIGATE TO

### **₫** Recovery

Case information

Accident location

Accident Reports

Comments

### **№** Recovery

## Initiating party

# Adjudication arbitrated - Closed

31/05/2022 10:19 (SGT) by GIA

The Panel of Adjudicators deliberated and decided that the decision shall be in favour of RP.

The Adjudicators rule that no BOLA Scenario is applicable and the liability apportionment shall be 100/0 (IP/RP).

Based on the video evidence, IP encroached into RP's lane while turning.

Losing Party: (Initiating Party) - IP: 500 SGD & RP: 0 SGD

BOLA NA -	AIG Asia Pacific	India International	Total	Amount
100/0 NA-100/0	Insurance Pte. Ltd. (IP - our side)	Insurance Pte Ltd (RP)	Loss	Recoverable
NA-100/0	SJP5328U (/exploration/vehicle? vrn=SJP5328U)	GBJ766Y (/exploration/vehicle? vrn=GBJ766Y)	12695.25 SGD	0 SGD
	100%	0%		

# Adjudication position given by responder - Pending GIA arbitration 21/02/2022 11:44 (SGT) by AIG Asia Pacific Insurance Pte. Ltd. (IP)

IP(SJP5328U) Video footage clearly shown that during turning he was on his own lane suddenly RP(GBJ766Y) from opposite direction went straight at the junction as a result collided with IP's(SJP5328U) vehicle. We are of the view that case fits under BOLA S9C where priority given to the main road users over vehicle turning out from minor road to major road.

## Version of the case :

As seen from IP(SJP5328U) video footage appears RP(GBJ766Y) who was driving from opposite direction about to exit from minor road collided with IP(SJP5328U) who was travelling on main road making a right turn.

BOLA	AIG Asia Pacific	India International	Total	Amount
009C	Insurance Pte. Ltd. (IP	Insurance Pte Ltd	Loss	Recoverable
T- JUNCTION	<ul> <li>our side)</li> <li>SJP5328U</li> <li>(/exploration/vehicle?</li> <li>vrn=SJP5328U)</li> </ul>	(RP) GBJ766Y (/exploration/vehicle? vrn=GBJ766Y)	12695.25 SGD	12695.25 SGD
<b>□</b> ₽^`	0%	100%		

# Adjudication position given by initiator - Pending adjudication position from responder 17/02/2022 09:21 (SGT) by India International Insurance Pte Ltd (RP)

Our insured is in his own lane before the stop line when TP made a right turn and encroached into our insured's lane. Therefore our insured is NAF.

### Version of the case

As per third party video footage, it can be seen that when TP was making the right turn, our insured was in his own lane and before the stop line. From the video it can also be seen that your insured encroached into our insured's lane when making the right turn. This is further supported by the scene photos in our insured's report. As such our insured is not liable for the accident.

BOLA NA - 100/0 NA-100/0	AIG Asia Pacific Insurance Pte. Ltd. (IP - our side)	India International Insurance Pte Ltd (RP)	Total Loss	Amount Recoverable
	SJP5328U (/exploration/vehicle? vrn=SJP5328U)	GBJ766Y (/exploration/vehicle? vrn=GBJ766Y)	12695.25 SGD	0 SGD

100%

Counter offer by IP - Pending 2nd counter action by RP

18/01/2022 10:42 (SGT) by AIG Asia Pacific Insurance Pte. Ltd. (IP)

WP

Dear Sir,

As seen in our insured's scene photos appears both parties were travelling within lane at point of accident. Hence propose to settle case at 50/50. Thanks.

**BOLA 020 AIG Asia Pacific India International** Total Amount STRAIGHT Insurance Pte. Ltd. (IP Insurance Pte Ltd Recoverable Loss ROAD - our side) (RP) 12695.25 6347.625 (With / SJP5328U GBJ766Y SGD SGD Without (/exploration/vehicle? (/exploration/vehicle? lane vrn=SJP5328U) vrn=GBJ766Y)

markings) 50% 50%

■ ::

Counter offer by RP - Pending counter action by IP

30/12/2021 09:46 (SGT) by India International Insurance Pte Ltd (RP)

As per your insured's video footage, it can be seen that when your insured was making the right turn, our insured was in his own lane and before the stop line. From the video it can also be seen that your insured encroached into our insured's lane when making the right turn. This is further supported by the scene photos in our insured's report. As such our insured

BOLA NA -**AIG Asia Pacific** India International Total Amount 100/0 Insurance Pte. Ltd. (IP Insurance Pte Ltd Loss Recoverable NA-100/0 - our side) (RP) 0 SGD 12695.25 SJP5328U GBJ766Y SGD (/exploration/vehicle? (/exploration/vehicle? vrn=SJP5328U) vrn=GBJ766Y)

> 100% 0%

Initiated

15/12/2021 12:50 (SGT) by AIG Asia Pacific Insurance Pte. Ltd. (IP)

BOI A AIG Asia Pacific India International Amount Total 009C Insurance Pte. Ltd. (IP Insurance Pte Ltd Loss Recoverable - our side) (RP) 12695.25 12695.25 JUNCTION SJP5328U GBJ766Y SGD SGD (/exploration/vehicle? (/exploration/vehicle? vrn=SJP5328U) vrn=GBJ766Y)

> 0% 100%

# Case information

**Initiating party** CASE INFORMATION Insurer ...... AIG Asia Pacific Insurance Pte....

Policyholder ..... NG ING HUAT

Vehicle plate # ..... SJP5328U

(/exploration/vehicle?vrn=SJP5328U)

Receiving party

CASE INFORMATION

.... India International Insurance ... Insurer .....

Vehicle plate # ...... GBJ766Y

(/exploration/vehicle?vrn=GBJ766Y) MFL2021D0003392 Claim # ...



### DESCRIPTION (CLAIMANT)

No information available

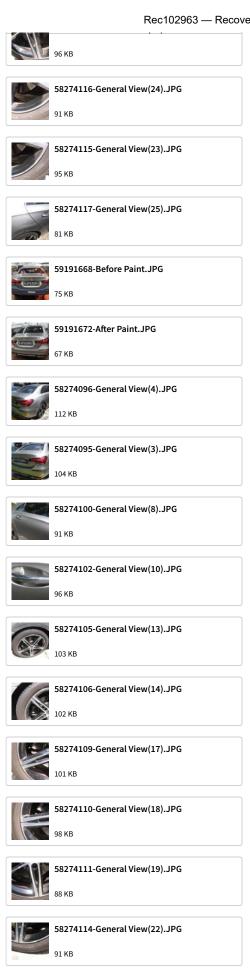
### LOCATION

No information available

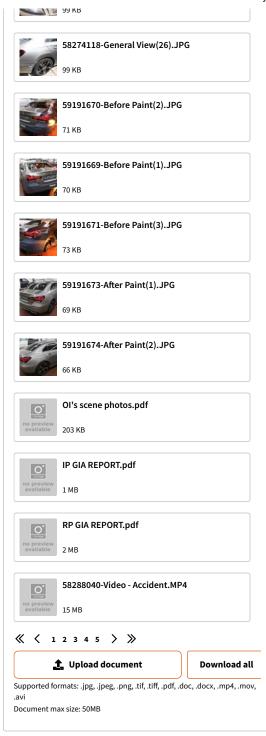
### **ATTACHMENTS**



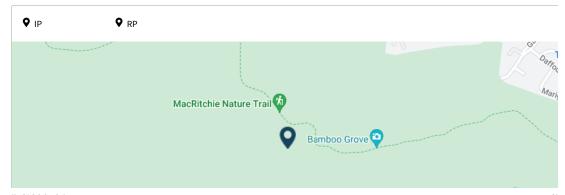
Download all



58274113-General View(21).JPG



## Accident location





## **Accident Reports**

Accident report #	Vehicle plate number	Owner
SC1S218A0007 (/accident-reports/details/8027318)	SJP5328U (/exploration/vehicle?vrn=SJP5328U) GBJ766Y (/exploration/vehicle?vrn=GBJ766Y)	IP

# Comments

mimizarina.dallyamri@aig.com - 21/02/2022 10:28 escalation sent - propose for DRM

mimizarina.dallyamri@aig.com - 13/01/2022 12:09

follow up email sent to TPI

yokeshi.chan@aig.com - 10/01/2022 17:22

Nego email sent to TPI to request them revise offer in full

mimizarina.dallyamri@aig.com - 14/01/2022 11:26

escalation sent - propose to close

mimizarina.dallyamri@aig.com - 17/01/2022 11:52

email sent to TP examiner for liability confirmation

mimizarina.dallyamri@aig.com - 15/12/2021 12:51

LOD sent

Add your comment here ...

0/2

Add comments