

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 12 November 2021 1:37 PM
To: 'Alka Kapoor'
Cc: Alka Kapoor
Subject: RE: Claim Notification - ACCIDENT INVOLVING SKE4315J(AIG) AND SGZ9359L AT/ALONG CLEMENTI ROAD ON 04/11/2021
Attachments: SGZ9359L Video.mp4

Dear Ms Alika Kappor,

Thank you for your email.


We have reviewed the matter and we are of the view that we do not have a good defense towards the claim submitted by SGZ9359L. Attached here with a copy of video from car camera of SGZ9359L for your easy reference. Based on all available information on hand, we can agree on the following: -

1. third party completed U-turn and driving straight,
2. your vehicle was coming out from slip road with give way sign.

Kindly refer to the below google map for your easy reference. Your vehicle was coming out from slip road should give way to the vehicle who was driving along main road.



We attach a copy of MAG Scenario 15(c) for your reference. Any vehicle approaching the major road from a minor road should give way to oncoming traffic on the major road. You may also note that MAG is widely used in court for liability assessment.

SCENARIO	REASON(S)	X %	Y %
<p>(c)</p>  <p>Diagram 1.48</p> <p>Vehicle X – Turning left into the major road from a minor road</p> <p>Vehicle Y – Moving straight ahead on the major road after</p>	<p>Reason(s): Driver Y, having completed the U-turn and travelling straight on the major road has right of way, but should keep a lookout for vehicles turning into the major road from an adjoining minor road. Driver Y should also take evasive action to avoid a collision.</p> <p>Driver X approaching the major road from a minor road should stop to give way to oncoming traffic on the major road.</p>	70	30

completing a U-turn from the opposite direction			
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Furthermore, the damages sustained to third party vehicle was on left rear side and your vehicle damages was on front right side. The damage profile to both vehicles suggested that third party had already driven pass and hit by your vehicle.

In view of the above, we regret to inform that we do not have a good case to defense and will have to proceed to settle the claim at best terms. However, you may choose to claim Third Party insurance for excess/uninsured losses. If you managed to claim 80% or above, please send us the supporting documents and AIG will review the matter.

Thank you.

“The video footage is confidential information and is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.”

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 |

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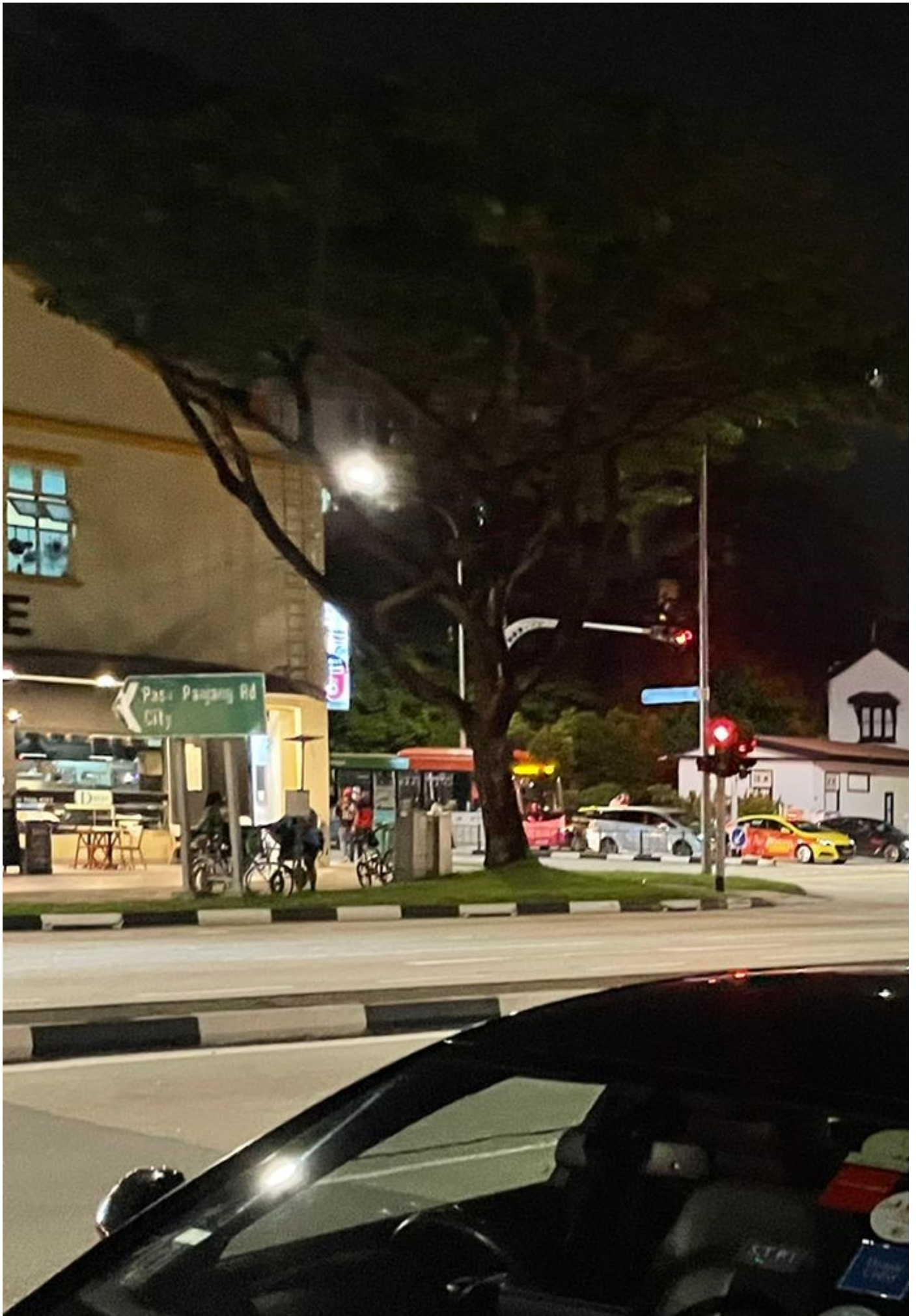
From: Alka Kapoor <kapooralka@hotmail.com>

Sent: Thursday, 11 November 2021 10:20 PM

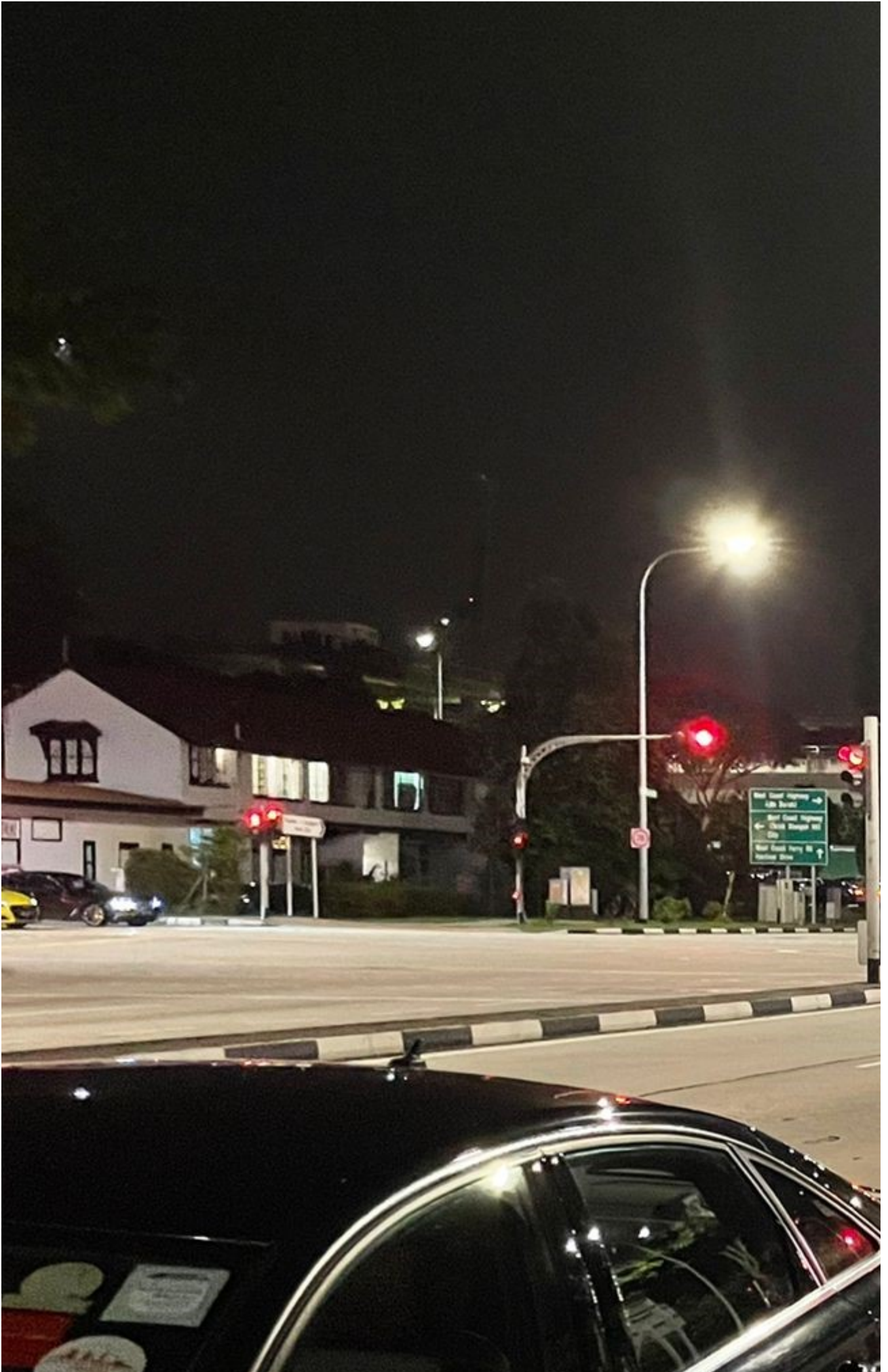
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Alka Kapoor <alkamalhotra.kapoor@gmail.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SKE4315J(AIG) AND SGZ9359L AT/ALONG CLEMENTI ROAD
ON 04/11/2021

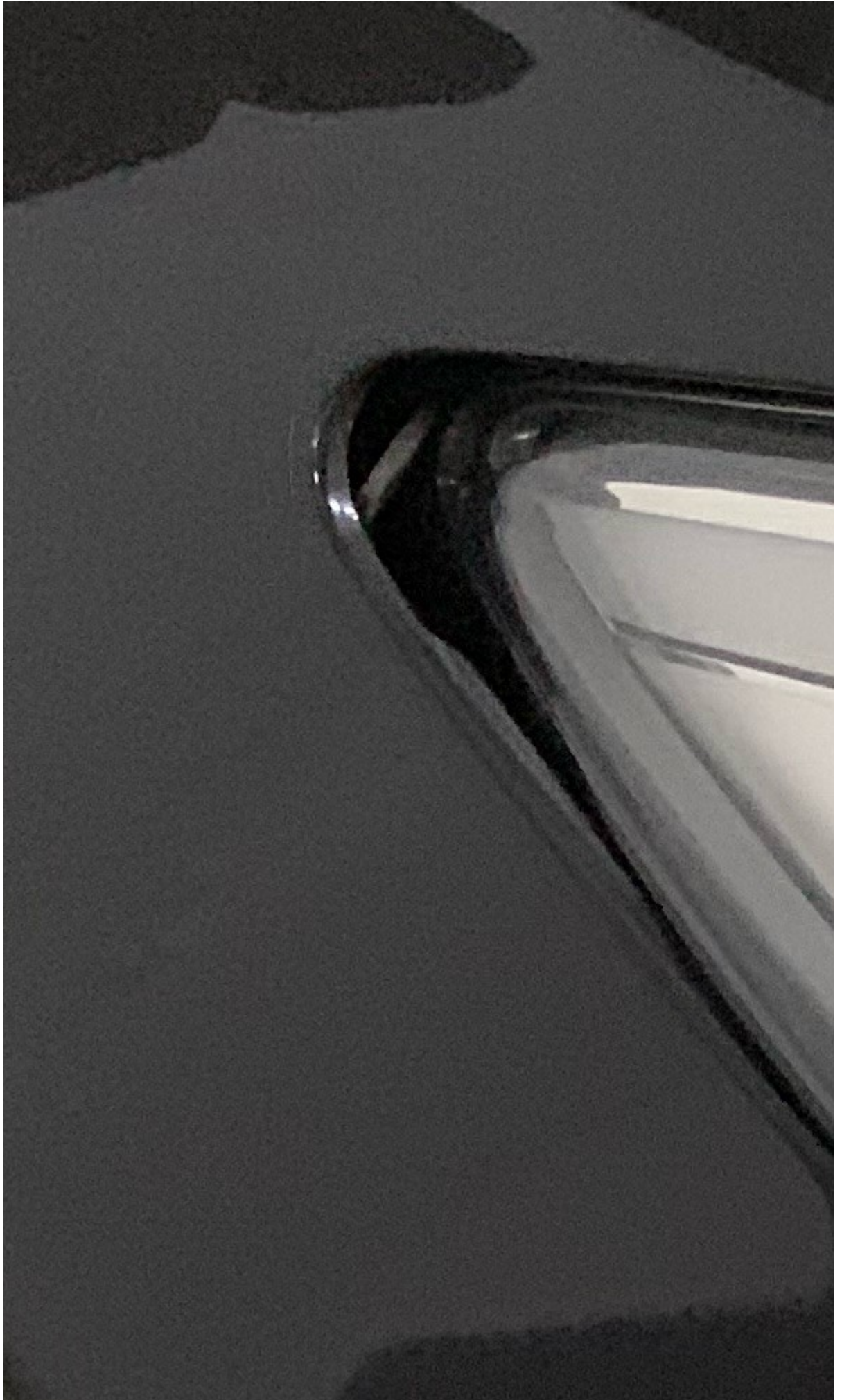


alkamalhotra.kapoor@gmail.com



kapooralka@hotmail.com







chewht@lkkauto.com

11 Nov 2021

Ms Alika Kappor

[By Email Only]

Dear Sir/Madam,

You Ref: SKE4315J

Our Ref: CC3/AIG21011319/pa3

**ACCIDENT INVOLVING SKE4315J(AIG) AND SGZ9359L AT/ALONG
CLEMENTI ROAD ON 04/11/2021**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third-party claim against your policy.

We have received a claim from SGZ9359L against your insurance policy.

Based on the accident report and accident scenario, we are of the view that we do not have a good defense towards the claim submitted by third party (SGZ9359L). Under Motor Accident Guide, third party completed the U-turn and travelling straight on the major road has the right of way. Your vehicle was approaching to major road from minor road should give way to oncoming traffic on the major road.

Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost. Please be assured that we will do our due diligence to mitigate the cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected upon next renewal due to this Third-Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

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