

## Sharon Tan Chow Yen

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**From:** Crystabelle Tan Gek Peng  
**Sent:** Tuesday, 24 September 2024 5:53 pm  
**To:** Dominic Ho WeiMin  
**Cc:** Sharon Tan Chow Yen  
**Subject:** FW: DOA 16/08/2024 : Jahangeer S/O K Abdul Halim SMU8961J / MPC24P00102800

Dear Dominic

FYI

Best regards

**Crystabelle Tan**

Senior Associate | Claims



**Tel** (65) DID: 6734 3710 ext 190

**Email** [crystabelle\\_tan@ecics.com.sg](mailto:crystabelle_tan@ecics.com.sg) **Web** [www.ecics.com.sg](http://www.ecics.com.sg)

**Address** 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

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**From:** dr.jahangeer@yahoo.com <dr.jahangeer@yahoo.com>  
**Sent:** Tuesday, 24 September 2024 5:35 pm  
**To:** InsureCare Agency <sean.heng@insurecare.com.sg>; Crystabelle Tan Gek Peng <Crystabelle\_Tan@ecics.com.sg>  
**Subject:** Re: DOA 16/08/2024 : Jahangeer S/O K Abdul Halim SMU8961J / MPC24P00102800

Dear Ms. Crystabelle,

As I requested, hope your side will have a detailed/thorough investigation of this accident before coming to a conclusion and judgement.

Meantime, I would like to reiterate the following along with a summary of the accident investigation todate :

1. On 17th August 2024 around 6.44 p.m. My car driven by me was making a turn at Veerasami Road after ensuring there was no vehicle on the main Serangoon Road.
2. As a car was illegally parked on the first lane, I could only turn into the second lane of Serangoon Road
3. After I made the turn and comfortably placed in the second lane, I felt a sidewise banging by a car with the registration number SND 3789B after abruptly cutting into my lane (As shown clearly in the provided video footages)
4. Later, upon checking the video footage as well as telephone conversation with the driver of the car SND 3789B, I understood that the car SND3789B turned from Belilios Road with a latency of at least 20 to 30 seconds, sped, abruptly cut into my lane and hit sidewise my front left side damaging my car.

5. With the above narratives and video footages, I did report the accident on 16 August 2024
6. It was also understood that both the vehicles involved are insured with the same insurer ECICS
7. Despite the same insurer for both the vehicles, I also understand that the insurer made an attempt to judge the outcome in favour of the insured of the car SND 3789B by applying the BOLA rule etc. (I had a thorough understanding of the BOLA traffic rule, based on my understanding the BOLA rule is not applicable for a major road with 4 lanes. Even if it is applicable, my car was on the main road after making the turn following the basic driving concept!)
8. In addition, the WhatsApp messages exchanged with the driver of the car SND 3789 B suggest that the driver was trying to make some sort of manipulation attempt with the insurance agent from the next day of the accident (I have already produced evidence as the WhatsApp messages).
9. I am utterly disappointed to see my third party claim getting rejected without giving any kind of attention to the produced evidences such as video footages etc.
10. I strongly believe that the hasty attempt by ECICS to put the 100% liability on me without a proper investigation is an absolute biased decision.

Based on the above, I request you to reinvestigate and take a fair decision on the above accident.

Thank you,  
Jahangeer

On Friday, September 20, 2024 at 03:07:57 PM GMT+8, Dr Jahangeer <[jai\\_sin2000@yahoo.com](mailto:jai_sin2000@yahoo.com)> wrote:

Dear Ms. Crystabelle,

What is the source of this image? What is the proof this is recorded from his car?  
Please check this image with the video footage we submitted (this is not in alignment at all).

Regards,  
Jahangeer

On Friday, September 20, 2024 at 02:49:36 PM GMT+8, Crystabelle Tan Gek Peng <[crystabelle\\_tan@ecics.com.sg](mailto:crystabelle_tan@ecics.com.sg)> wrote:

Dear Dr. Jahangeer

Please refer to the screenshot below showing the driver of SND3789B was at the major road before the accident.

Thank you.



Best regards

## Crystabelle Tan

Senior Associate | Claims



**Tel** (65) DID: 6734 3710 ext 190

**Email** [crystabelle\\_tan@ecics.com.sg](mailto:crystabelle_tan@ecics.com.sg) **Web** [www.ecics.com.sg](http://www.ecics.com.sg)

**Address** 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

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**From:** Dr Jahangeer <[jai\\_sin2000@yahoo.com](mailto:jai_sin2000@yahoo.com)>  
**Sent:** Friday, 20 September 2024 11:56 am  
**To:** InsureCare Agency <[sean.heng@insurecare.com.sg](mailto:sean.heng@insurecare.com.sg)>; Crystabelle Tan Gek Peng <[Crystabelle\\_Tan@ecics.com.sg](mailto:Crystabelle_Tan@ecics.com.sg)>  
**Cc:** [dr.jahangeer@yahoo.com](mailto:dr.jahangeer@yahoo.com)  
**Subject:** Re: DOA 16/08/2024 : Jahangeer S/O K Abdul Halim SMU8961J / MPC24P00102800

Dear Crystabelle,

Thank you for your prompt response.

Let me ask you why all keep on saying he was on the major road when he was not on the major road?

He was still at the minor road (Belilios Road) when I made the turn into the major road. That means I was on the major road first.

After I turned into the major road, he sped and cut into my line and banged my vehicle on a sideway fashion.

I am really shocked and surprised, why your side is biased towards him when both of us are your customers.

His WhatsApp messages etc. are proof that he was trying to manipulate the entire scenario in favour of him.

I am very disappointed with the way you all investigating this accident.

Hope you all taken a look at his WhatsApp messages with me!!!

Regards,

Jahangeer

On Friday, September 20, 2024 at 11:46:06 AM GMT+8, Crystabelle Tan Gek Peng <[crystabelle\\_tan@ecics.com.sg](mailto:crystabelle_tan@ecics.com.sg)> wrote:

Dear Sean

As per highway code, vehicle should give way to traffic on major road.

Traffic on the major road has priority; traffic on the minor road must give way.

Thank you.

Best regards

**Crystabelle Tan**

Senior Associate | Claims



**Email** [crystabelle\\_tan@ecics.com.sg](mailto:crystabelle_tan@ecics.com.sg) **Web** [www.ecics.com.sg](http://www.ecics.com.sg)

**Address** 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

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**From:** InsureCare Agency <[sean.heng@insurecare.com.sg](mailto:sean.heng@insurecare.com.sg)>  
**Sent:** Friday, 20 September 2024 10:15 am  
**To:** Crystabelle Tan Gek Peng <[Crystabelle\\_Tan@ecics.com.sg](mailto:Crystabelle_Tan@ecics.com.sg)>  
**Cc:** [dr.jahangeer@yahoo.com](mailto:dr.jahangeer@yahoo.com); [jai\\_sin2000@yahoo.com](mailto:jai_sin2000@yahoo.com)  
**Subject:** DOA 16/08/2024 : Jahangeer S/O K Abdul Halim SMU8961J / MPC24P00102800

Hi Crystabelle,

Please find below email correspondence from Insured.

He is not agreeable with the outcome.

Insured is also cc-ed in this email.

For your necessary action.

Kind regards,

Sean Heng

InsureCare Agency

My Mail Box (Business) No. 880181

Singapore 919191

Mobile: (65) 8858 9933

Tel : (65) 6469 9815

Fax : (65) 6469 3923

Email : [sean.heng@insurecare.com.sg](mailto:sean.heng@insurecare.com.sg)

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----- Forwarded message -----

From: **[dr.jahangeer@yahoo.com](mailto:dr.jahangeer@yahoo.com)** <[dr.jahangeer@yahoo.com](mailto:dr.jahangeer@yahoo.com)>

Date: Thu, 19 Sept 2024 at 20:17

Subject: Re: REPLY FROM THE INSURER

To: lim puanchew <[puanchew@yahoo.com.sg](mailto:puanchew@yahoo.com.sg)>, Dr Jahangeer <[jai\\_sin2000@yahoo.com](mailto:jai_sin2000@yahoo.com)>

Hi Mrs. Rose,

I meant to say when I turned, no car was on the main road.

As such, how they can apply the BOLA rule? Its absolutely wrong.

Thanks

Jahangeer

Dr Jahangeer K Abdul Halim  
Professional Engineer (Mechanical)

Mobile: +65-9786-8414

Email: [Dr.Jahangeer@yahoo.com](mailto:Dr.Jahangeer@yahoo.com)

On Thursday, September 19, 2024 at 08:14:54 PM GMT+8, Dr Jahangeer <[jai\\_sin2000@yahoo.com](mailto:jai_sin2000@yahoo.com)> wrote:

Dear Mrs Rose,

How can it be same when I have already turned and on the main road already ?

When I turned and already on the main road, he hasn't made the turn.

Please check my drawing carefully

Thanks

Jahangeer

Sent from Yahoo Mail for iPhone

On Thursday, September 19, 2024, 8:12 PM, lim puanchew <[puanchew@yahoo.com.sg](mailto:puanchew@yahoo.com.sg)> wrote:

Dear Mr. Jahangeer,

The plan attached was exactly the scenario of your accident that explained why the case was being rejected.

Thank you.

Regards  
Rose

On Thursday, 19 September 2024 at 06:57:49 pm GMT+8, [dr.jahangeer@yahoo.com](mailto:dr.jahangeer@yahoo.com) <[dr.jahangeer@yahoo.com](mailto:dr.jahangeer@yahoo.com)> wrote:

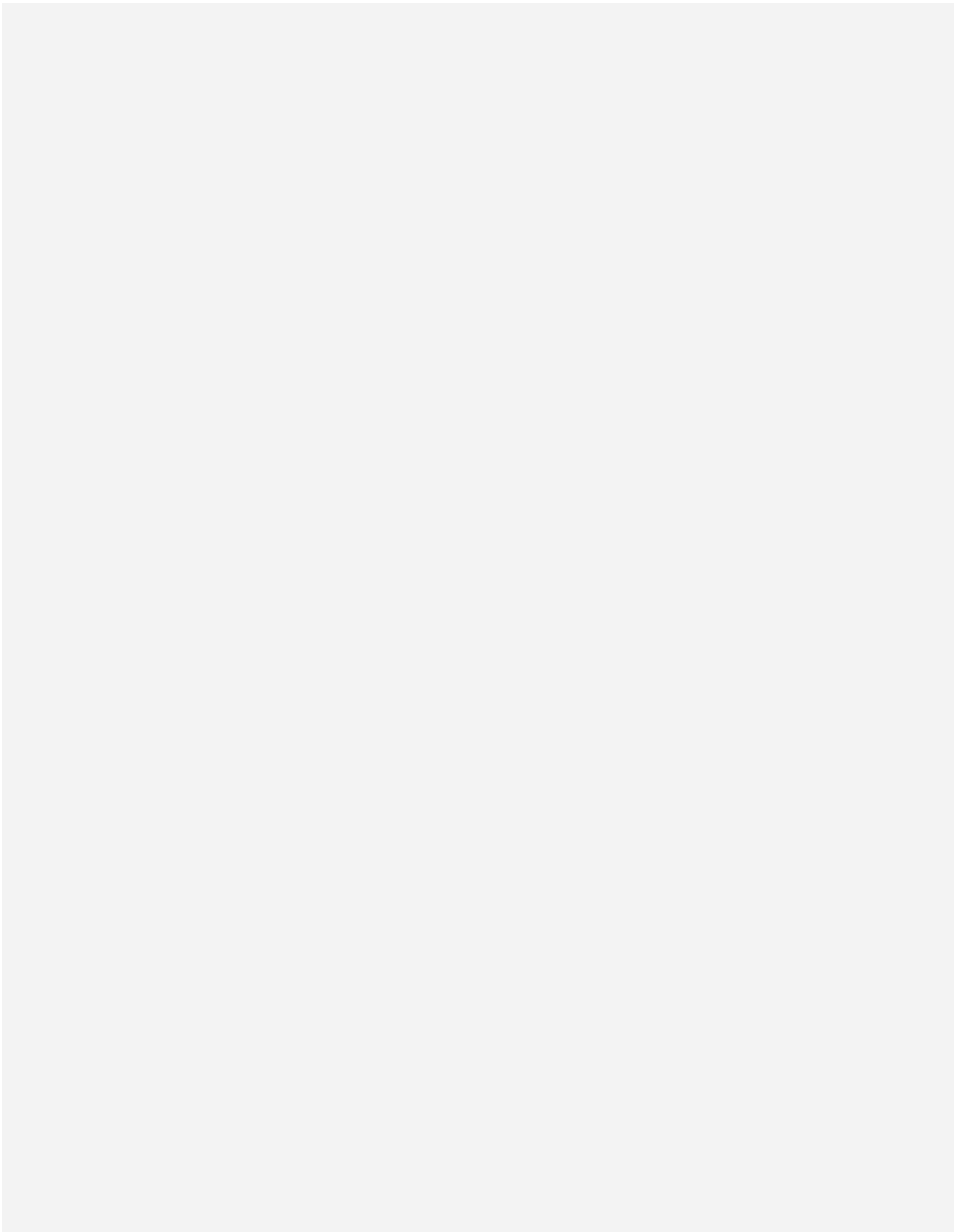
Resending with the attachment.

Thanks,

Jahangeer









On Thursday, September 19, 2024 at 06:56:15 PM GMT+8, Dr Jahangeer <jai\_sin2000@yahoo.com> wrote:

Dear Mrs. Rose

Please see my draft reply below. Please copy to Ms. Oliver, copied here also.

"

Dear Sharon,

We strongly disagree with your investigation and the application of BOLA rule in this incident which is solely caused by your insured (Driver of SND 3789B). The attached diagram is the true depiction when our insured's vehicle turned from the Veerasamy Road and comfortably placed on the second lane of Serangoon Road. In addition, we attach the WhatsApp messages exchanged between the driver of the car SND 3789B and our insured on the day of the accident reporting. At some point of the message, your insured driver even wrongly sent a message to our insured, which he deleted shortly afterwards. The deleted message read as: "The other vehicle driver already made the accident report. Is there any way we can purchase the report for \$30 and act accordingly to boost-up our third-party claim chances". We understand that this is the beginning of all the manipulations with the help of his insurance agent to get the outcome going in favour of him. His other messages with our insured along with your insured driver's face to face and telephone conversations suggest that your insured is 100% at fault causing our insured a lot of inconveniences wasting our insured's valuable professional practice time and so on.

Some of your insured's conversations on the day of the accident and the next day morning with our insured are quoted as follows:

"If I didn't break, the damage could have been worse..." (He himself was admitting, he was speeding)

"I turned from Belilios Road..." (In alignment with the attached diagram)

We also believe that your survey and investigations on this accident was hastily and improperly done with some special interest on your insured, some sort of prejudiced investigation. A better investigation would have considered the time stamps of the video footages to determine the locations of the two vehicles. We will also reiterate that the BOLA rule is NOT ALL applicable as well in this accident as our insured is already on the main road before your insured turned into the main road.

Therefore, you must conduct a thorough reinvestigation of this accident and before determining and ascertaining the liability of this accident."

Thank you”

Thanks,

Jahangeer

On Thursday, September 12, 2024 at 10:54:24 AM GMT+8, lim puanchew <[puanchew@yahoo.com.sg](mailto:puanchew@yahoo.com.sg)> wrote:

Dear Mr. Jahangeer,

Please see below the reply from the other party insurer:-

'Our insured clearly in lane on the main road, your client executed a right turn from the minor road and collided onto right side of our insured vehicle.'

Like what I have told you earlier on, the TP vehicle was already on the main road while you are coming out from the minor road. According to the BOLA system, you are on the losing end. Vehicle from the minor road should give way to the vehicle on the major road.

Thus, the TP insurer should be rejecting your case.

For your further info, I will be on urgent leave today and will be back on Monday 16th of Sept.

Thank you.

Regards

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