

Sharon Tan Chow Yen

From: Crystabelle Tan Gek Peng
Sent: Friday, 20 September 2024 11:46 am
To: InsureCare Agency
Cc: dr.jahangeer@yahoo.com; jai_sin2000@yahoo.com
Subject: RE: DOA 16/08/2024 : Jahangeer S/O K Abdul Halim SMU8961J / MPC24P00102800

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



Tel (65) DID: 6734 3710 ext 190

Email crystabelle_tan@ecics.com.sg **Web** www.ecics.com.sg

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

From: InsureCare Agency <sean.heng@insurecare.com.sg>
Sent: Friday, 20 September 2024 10:15 am
To: Crystabelle Tan Gek Peng <Crystabelle_Tan@ecics.com.sg>
Cc: dr.jahangeer@yahoo.com; 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

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

From: **dr.jahangeer@yahoo.com** <dr.jahangeer@yahoo.com>
Date: Thu, 19 Sept 2024 at 20:17
Subject: Re: REPLY FROM THE INSURER
To: limpuanchew@yahoo.com.sg, Dr Jahangeer <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

On Thursday, September 19, 2024 at 08:14:54 PM GMT+8, Dr Jahangeer <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> 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 <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 investigation 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 NOTALL applicable as well in this accident as our insured is already on the mainroad 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> 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
Rose

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