

## Hsiao Tong (LKKAUTO)

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**From:** KHOR Saw Theng <sawtheng.khor@axa.com.sg>  
**Sent:** Tuesday, 20 November 2018 7:20 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: Your Ref: P1562990 (FBB 1403E) \*Our Ref: CC3/AXA15001053/T1pa3 [ACCIDENT INVOLVING FBB 1403E(AXA) / SHD 963E / FM 4432X ON 15/01/2015] C0328675

Dear Hsiao Tong

Yes, agreed to re-direct the matter to NTUC-the insurer of FM4432X because the rider of FM4432X mentioned he changed lane and therefore hit by our insured.

### Brief Details.

ON THE ABOVE MENTIONED DATE TIME AND LOCATION

I WAS RIDING CLOSE TO THE RIGHT SIDE OF THE CENTRE LANE ALONG A 2 LANE ROAD ANOTHER LANE ON THE EXTREME LEFT WHEREBY HEAVY VEHICLES ARE PARKED. I CH THAT THERE WERE NO VEHICLES ON MY LEFT, THEN I MOVED TO THE MIDDLE OF THE LANE. SUDDENLY THIS MOTORCYCLE(FBB1403E) CAME FROM THE BACK AND COLLIDED THE LEFT SIDE OF MY MOTORCYCLE. AFTER COLLIDING ONTO ME, HE BOUNCED OFF AN ONTO A LORRY WHICH WAS PARKED AT THE EXTREME LEFT LANE. FOLLOWING THAT, HE BOUNCED OFF AGAIN AND HIT ONTO THE TAXI WHICH WAS IN FRONT OF ME. AFTER THE COLLISION, HE BOUNCED OFF THE TAXI AND FELL BEHIND ANOTHER LORRY WHICH WAS PARKED IN FRONT ON THE EXTREME LEFT LANE.

Regards

Khor Saw Theng (Ms)  
Manager, Motor Claims  
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**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, November 01, 2018 10:01 AM  
**To:** KHOR Saw Theng <[sawtheng.khor@axa.com.sg](mailto:sawtheng.khor@axa.com.sg)>  
**Subject:** Your Ref: P1562990 (FBB 1403E) \*Our Ref: CC3/AXA15001053/T1pa3 [ACCIDENT INVOLVING FBB 1403E(AXA) / SHD 963E / FM 4432X ON 15/01/2015]

Your Ref: **P1562990** (FBB 1403E)

Dear Sirs/Madam,

**ACCIDENT INVOLVING FBB 1403E(AXA) / SHD 963E / FM 4432X ON 15/01/2015**

We refer to the above matter.

Third party reported that he was travelling along the left lane of a 2 lanes road and the traffic was slow. There was another lane of the extreme left whereby heavy vehicles are parked. Suddenly third party heard a loud bang sound. He alighted from his taxi and saw a motorcyclist on the floor and there was another person helping the motorcyclist. Third party called the police and ambulance. He was told that the motorcyclist who fell had actually collided onto his taxi after bouncing off a lorry that was parked at the left side of the road. The person who told him was the one who helped the motorcyclist up.

Our insured reported that he was riding along Yishun Ave 1 going towards Yishun Ave 1. Suddenly a motorbike came out from lane 2 and the front of the bike hit onto the right side of his bike causing him to lose balance and hit against a parked trailer on the extreme left lane and fell off from his bike. Insured is not sure of the condition of his motorbike. He was conveyed to hospital. Insured did not get any details of the driver.

The rider of FM 4432X reported that he was riding close to the right side of the centre lane along a 2 lane road. There was another lane of the extreme left whereby heavy vehicles are parked. He checked that there was no vehicles on his left, then he moved to the middle of the centre lane. Suddenly our insured(FBB 1403E) came from the back and collided onto his motorbike. After that, our insured bounced off and hit onto a lorry which was parked at the extreme left lane following that, he bounced off again and hit onto third party taxi(SHD 963E).

We have contacted our insured, Mr Muhammad Solihin to verify the nature of accident. He mentioned that the motorbike(FM 4432X) came out from lane 2 and collided onto his motorbike causing him to lose balance and hit the parked trailer. Our insured is not sure that if his bike had collided onto third party taxi(SHD 963E). He will let insurance to handle the matter.

We have requested a copy Police Investigation Result(PIR) from third party & insured but no response from them up-to-date.

We have reviewed the matter and based on all parties report, our comments as follows: -

- Third party taxi driver did not even know how did the accident happen. He relied on the rider of FM 4432X's information which is quite prejudice.
- The alteration of statement by FM 4432X that he did not change lane but riding on his own lane. How could it possible for our insured collided with him as both were on different lane.
- To cause our insured to hit a parked lorry on the extreme left, the impact should have come from right side which tally with Ol's statement.
- Since lorry was parked stationary along the road, BOLA is not applicable.

We are of the view that our insured was riding between lane 2 & lane 3, suddenly FM 4432X came from lane 2 and hit the right side of his bike causing his bike hit against a parked lorry bounced off and hit third party taxi. The proximate cause of the accident was FM 4432X.

In view of the above, we are intending to re-direct the claim to the insurer of FM 4432X.

Kindly let us have your comments/ instruction after reviewing the case.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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