

## Hsiao Tong

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**From:** Vivian Lau  
**Sent:** Tuesday, 17 November, 2015 4:54 PM  
**To:** Cynthia Loh; Hsiao Tong  
**Subject:** RE: P1569342 / C0329990

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**From:** Cynthia Loh [mailto:cynthia.loh@axa.com.sg]  
**Sent:** Tuesday, 17 November, 2015 4:45 PM  
**To:** Vivian Lau <vivianlau@lkkauto.com>  
**Subject:** RE: P1569342 / C0329990

Dear Hsiao Tong,

After reviewing the video footage, we are of the opinion that both drivers have an equal obligation to keep a proper lookout when changing lane/overtaking vehicle.

In addition, please note that insured is claiming third party. Kindly liaise with insured before settlement.

Regards,  
Cynthia Loh  
Executive – Motor Claims  
**AXA Insurance Singapore Pte Ltd**  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)  
Customer Care No. 1800 8804741 Press 3 / Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** [vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com) [mailto:vivianlau@lkkauto.com]  
**Sent:** Friday, November 06, 2015 5:18 PM  
**To:** Cynthia Loh  
**Subject:** P1569342 / C0329990

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**You have received 1 secure file from [vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com).**  
Use the secure link below to download.

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Your ref: **P1569342**  
Our Ref: CC3/AXA15002022/Kpe3  
Dear Sir/Madam,

**ACCIDENT INVOLVING SKR 1515.I & SHB 9939C ON 29/01/2015**

We refer to the above matter.

TP reported that he was travelling 5<sup>th</sup> lane along Penang Road towards Clemenceau Avenue. After checking for oncoming traffic, TP slowly swerved to his left and suddenly OI who was at the extreme left lane(left turn only) swerved into his lane and collided onto his taxi.

OID reported that he was driving along Orchard Road, it was 4 lane road. OID saw from his right side mirror that TP who was driving on the 2<sup>nd</sup> lane changed lane and hit onto his car.

A copy of video footage submitted by TP has been sent to you via Accellion. From the video footage provided by TP which shown that TP initially turning right straight onto 4<sup>th</sup> lane, in the course of filtering on to 5<sup>th</sup> lane, OI's vehicle suddenly appeared from left side probably attempting to overtake TP and cut right to 4<sup>th</sup> lane ahead of TP vehicle resulted in the collision. The position of OI's vehicle was clearly seem in the form of overtaking from left to right before collision. Therefore, we are of the opinion that liability is not in our insured favour.

For your comments/instruction.

Hsiao Tong

LKK Auto Consultants Pte Ltd

DID: 6742 3197

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