

Olivia Lau (LKKAUTO)

From: Jung Wei Foo <jungweifoo@gmail.com>
Sent: Wednesday, 29 March, 2017 11:00 AM
To: Olivia Lau (LKKAUTO)
Cc: Asher Sng (LKKAUTO); Thin Thin (LKKAUTO); Nur Syafiqah (LKKAUTO)
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Categories: Red Category

Hello Olivia,

To ensure that we have a productive discussion, please have your technical team be ready with answers for the following:

1. Did I overtake the taxi as it was about to drive pass Malan Road?
2. Did I turn directly into Malan Road from the second lane?
3. Did the collision happened when I was turning directly into Malan Road from the second lane?
4. What is the average speed of the taxi between Depot juncture and the point of collision?

I will not engage in discussion of any other topics until the above questions are answered during the meeting.

Kind regards

From: Olivia Lau (LKKAUTO) [mailto:olivialau@lkkauto.com]
Sent: Monday, 27 March 2017 5:20 PM
To: Jung Wei Foo <jungweifoo@gmail.com>
Cc: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Thin Thin (LKKAUTO) <thinthin@lkkauto.com>; Nur Syafiqah (LKKAUTO) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hi Mr. Foo,

Thank you for the reply. 4 Apr, 2 pm is confirmed. Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]

Sent: Sunday, 26 March, 2017 8:16 AM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Olivia,

4 Apr should be fine.

Let's meet at 2pm.

Regards

From: Olivia Lau (LKKAuto) [<mailto:olivialau@lkkauto.com>]

Sent: Saturday, 25 March 2017 7:16 PM

To: jungweifoo@gmail.com

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hi Mr. Foo,

Thanks for getting back. May I check if you are available the following week – Tues, 4 April?

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]

Sent: Saturday, 25 March, 2017 12:55 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Olivia,

Here's the calculation that you can get your technical team to validate.

- a. The distance between Depot juncture and Malan Road is 445m.
- b. Based on my video evidence, there was no taxi at the Depot juncture when seen at 56s.

- c. Assuming no pedestrian was crossing at the juncture, we can reasonably assume that the taxi appear in next 2s and enters into Alexandra Road at 20 km/hr.
- d. The accident happen in the video at 84s. That means the taxi needs to travel across 445m in $84 - (56 + 2) = 26$ s.
- e. These are the scenarios:
 - 1. If his report is honest and cruised at 50km/hr, the taxi will be 97m away when I'm turning into Malan Road.
 - 2. Even If the report is not honest and the taxi was at maximum speed limit of 60km/hr, the taxi will still be 35m away when I'm turning into Malan Road.
 - 3. The only way the collision could have happened is if the taxi had exceeded speed limit and was travelling at 66 km/hr between Depot juncture and Malan Road.

We will discuss this on Monday.

Kind regards

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]
Sent: Saturday, 25 March 2017 2:47 AM
To: 'Olivia Lau (LKKAUTO)' <olivialau@lkkauto.com>
Cc: 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>; 'Thin Thin (LKKAUTO)' <thinthin@lkkauto.com>; 'Nur Syafiqah (LKKAUTO)' <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Olivia,

Thank you for your email.

I find it remarkable that two testimonies taken from two people are consistent even in the precise wordings of some of the sentences.

Prior to our meeting, perhaps you can request your technical department to determine the lowest average speed the taxi was travelling between the juncture of Depot/Alexandra and Malan road? Distance is 445m. You should get an answer way above 60 km/hr, which is the speed limit for Alexandra Road.

In any case, I will be more than happy to discuss at your office. Let me know if Monday afternoon say around 2pm works for you.

Kind regards

From: Olivia Lau (LKKAUTO) [<mailto:olivialau@lkkauto.com>]
Sent: Friday, 24 March 2017 3:51 PM
To: jungweifoo@gmail.com
Cc: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Thin Thin (LKKAUTO) <thinthin@lkkauto.com>; Nur Syafiqah (LKKAUTO) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hi Mr. Foo,

Thank you for your earlier email.

We would like to check your availability for a case discussion at our office. Our meetings hours are Mon – Fri, 9-5pm.

Enclosed is also a copy of the taxi passenger's signed statement.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Olivia Lau (LKKAuto)

Sent: Friday, 17 March, 2017 1:30 PM

To: 'jungweifoo@gmail.com' <jungweifoo@gmail.com>

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hi Mr Foo,

Thank you for your email. The points in your email are noted. We will be getting back to you by the coming week.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]

Sent: Wednesday, 15 March, 2017 3:46 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Olivia,

It has been more than a month and you have not provided the answers to my 3 simple questions.

Now, I want to put the following on record:

- a. Accident happened on 5 Feb 16 but details of claim provided only on 16 Jan 17. That is 11 months after it happened.
- b. Important documents such as eye witness report has not been provided despite my reminders.
- c. You have not been able to provide a clear confirmation that the 3rd Party report is onerous despite my providing sufficient evidences.

Despite all the delays on your end, your organization has made multiple threats against me alleging that delays were attributed to me and that it should be closed to “avoid further escalation of cost of claim filed by third party or its lawyer”.

May I know what is your plan to close this matter and a definitive timeline please?

Kind regards

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]
Sent: Thursday, 9 February 2017 12:34 PM
To: 'Olivia Lau (LKKAUTO)' <olivialau@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>; 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>; 'Nur Syafiqah (LKKAUTO)' <NurSyafiqah@lkkauto.com>; 'Thin Thin (LKKAUTO)' <thinthin@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Olivia,

I'm fine to wait.

But when you are ready to respond, it must first be based on your assessment of whether the report submitted by the 3rd Party is factually correct (or grossly misrepresented) based on the evidences submitted by both parties. The 3rd Party's report is attached for your reference.

The pertinent points alleged in the 3rd Party's report that needs to be assessed:

- a. Did I overtake the taxi as it was about to drive pass Malan Road?
- b. Did I turn directly into Malan Road from the second lane?
- c. Did the collision happened when I was turning directly into Malan Road from the second lane?

These are simple Yes/No questions.

Please establish these first. Without a clear agreement on whether the 3rd Party's report is accurate, it is meaningless to be making speculations based on points of impact or determining degree of liability.

Regards

From: Olivia Lau (LKKAUTO) [<mailto:olivialau@lkkauto.com>]
Sent: Thursday, 9 February 2017 11:04 AM
To: jungweifoo@gmail.com
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAUTO)

<NurSyafiqah@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hi Mr. Foo,

Thank you for your email.

As mentioned, I am in review with our technical department before we will come back to you.

Kindly bear with us meanwhile.

Thanks.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]

Sent: Wednesday, 8 February, 2017 11:35 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Olivia,

I still have not received the eye-witness report.

The claim is against me, your company is alleging that "liability is not in our favour" and pressuring me for a decision. And yet, important information that I'm entitled to have not been forthcoming.

May I know what is going on?

Regards

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]

Sent: Tuesday, 7 February 2017 6:18 PM

To: 'Olivia Lau (LKKAuto)' <olivialau@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Asher Sng (LKKAuto)' <AsherSng@lkkauto.com>; 'Nur Syafiqah (LKKAuto)' <NurSyafiqah@lkkauto.com>; 'Thin Thin (LKKAuto)' <thinthin@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Thank you, Olivia.

Please send me the eye-witness report. I believe as the claim is against me, I'm entitled to this information.

Regards

From: Olivia Lau (LKKAuto) [<mailto:olivialau@lkkauto.com>]
Sent: Tuesday, 7 February 2017 5:48 PM
To: Jung Wei Foo <jungweifoo@gmail.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Good Evening Mr. Jung.

Thin Thin has apprised me of your case.

I will be looking into the matter, and will also review it with our technical department before we come back to you.

You may too include me in any further correspondences.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]
Sent: Tuesday, 7 February, 2017 4:36 PM
To: Thin Thin (LKKAuto) <thinthin@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Thin Thin,

As discussed, please provide:

- a. The eye witness report.
- b. Your opinion on which parts of the 3rd Party's report is onerous.

Kind regards

From: Thin Thin (LKKAuto) [<mailto:thinthin@lkkauto.com>]
Sent: Tuesday, 7 February 2017 3:30 PM
To: Jung Wei Foo <jungweifoo@gmail.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Dear Mr Foo,

As spoken earlier, please ignore the date given to you in below email.

Thanks.

“Wishing you a Happiness and Prosperity New Year”

Best Regards,
Thin Thin Hlaing | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

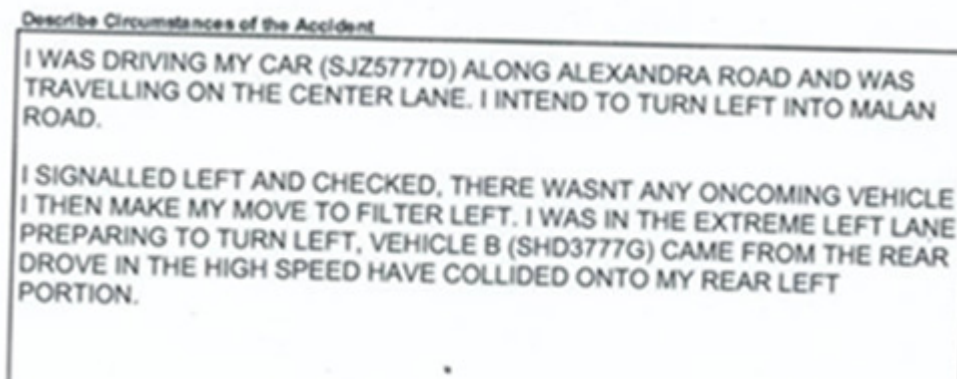
From: Thin Thin (LKKAuto)
Sent: Tuesday, 7 February, 2017 11:18 AM
To: 'Jung Wei Foo' <jungweifoo@gmail.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Dear Sir,

We refer to the below email.

The point of the impact suggest that your vehicle was in the path of Third Party when the accident happen.

However, we had conveyed your message to our principal, M/s AIG, and we have the instruction to settle at best for an amicable settlement with the Third Party in order to avoid further escalation of cost of claim filed by third party or its lawyer as the circumstances of the accident, based on your accident statement, liability is not in our favour. Please refer to the below your accident statement.



If you still do not wish us to settle the third party claim and/or if you wish to take over conduct of the third party claim without seeking indemnity under the motor insurance policy so as to protect the No Claims Discount (this entails that you would have to conduct your own defence and bear the full costs), you may consider undertaking the claim.

Kindly let us have your final decision by 09/02/2017. If we do not hear from you by then, our principal will proceed to handle and decide how the claim is settled as per the terms and conditions of the policy. Under the Terms and Conditions 6.3 entitled “Conduct of Proceedings” under Motor Policy, it is clearly stated that **“AIG shall have full discretion in the conduct of any proceedings and/or how a claim is settled.”**

Thank you for your kind attention and understanding.

“Wishing you a Happiness and Prosperity New Year”

Best Regards,
Thin Thin Hlaing | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Thin Thin (LKKAuto)
Sent: Monday, 23 January, 2017 2:37 PM
To: 'Jung Wei Foo' <jungweifoo@gmail.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Dear Sir,

We acknowledge your email below.

Please be informed that we are still pending the instruction from our principal and will update to you in due course.

Thanks.

“Wishing you a Happiness and Prosperity New Year”

Best Regards,
Thin Thin Hlaing | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]
Sent: Saturday, 21 January, 2017 6:48 PM
To: Thin Thin (LKKAuto) <thinthin@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Thin Thin,

Our conversation on 18 Jan 17 refers.

I'm rather perturbed that we are now discussing or analysing the degree of liability. Degree of liability applies when both parties have provided materially correct and honest reports.

This is not the case here. I have already provided sufficient evidence to show that the Third Party have submitted a false report:

- a. The collision happened when I was turning into Malan road and not during lane change as claimed by the Third Party.
- b. I was turning from the first lane and not directly from the second lane as claimed by the Third Party.
- c. There was no overtaking as claimed by the Third Party.

These are material misrepresentations that tantamount to insurance fraud.

It is not reasonable for a party to make an exaggerated and false report and subsequently to settle for a reduced claim when proven to be false.

Kind regards

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]
Sent: Tuesday, 17 January 2017 11:58 AM
To: 'Thin Thin (LKKAUTO)' <thinthin@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>; 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>; 'Nur Syafiqah (LKKAUTO)' <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Thin Thin,

Here's the longer video.

This is the taxi driver's statement:

".... Suddenly a Mercedes car SHZ5777D coming from my right rear from the center lane overtake my taxi and make an abrupt left turn towards Malan Rd".

The video clearly shows that all the way from my U-turn at Alexandra Arch pedestrian bridge to the collision point, I did not overtake any car.

Let me know if you need more info.

Regards

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]
Sent: Monday, 16 January 2017 8:54 PM
To: 'Thin Thin (LKKAUTO)' <thinthin@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>; 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>; 'Nur Syafiqah (LKKAUTO)' <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Thin Thin,

Thank you for the information. Since I'm not making any claims, I simply have to prove that the report made by the taxi driver is untrue.

The video of the final 2 second before the accident is attached. This is what it shows:

- a. At t-2 second, my car was in the first lane and parallel along Alexandra Road. If the taxi driver is telling the truth, my car should be in the second lane and his taxi will be visible in the video.
- b. As you can hear from the sound, the turning indicator light is on and I slowed down my car to make the turn from the first lane. So the taxi driver's claim that I made an abrupt left turn is also untrue.
- c. At t-1 second, my car was already t-1s, my car was already making a 90 degree turn into Malan Road. Based on the video, about 30 degrees.

- d. At t second when the accident occurred, my car was already turning half way (about 45 degree) into Malan Road.
- e. As you can hear from the video; throughout the 2s, there was no repeated honking or sound of braking as the taxi driver claimed.
- f. Since the taxi's damage is on his front right corner, it's reasonable to deduce that he was probably also turning into Malan Road.
- g. Since my car was not going fast, turning indicator was on throughout and there was no honking or braking sound, this is likely a collision due to the taxi driver oversteering and underestimated the distance between the two cars.

I believe the above is sufficient to prove that the taxi driver is making a false report. I will leave it to the insurance companies if they wish to make a Police report.

But I do request that we close this case where I'm concerned.

Kind regards

From: Thin Thin (LKKAUTO) [<mailto:thinthin@lkkauto.com>]
Sent: Monday, 16 January 2017 9:32 AM
To: Jung Wei Foo <jungweifoo@gmail.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAUTO) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Dear Mr Foo,

We refer to the below matter.

Enclosed herewith

- a. Your accident report.
- b. Taxi driver's report.
- c. Photos of damage of Third party for your perusal.

Thanks.

"Wishing you a Happiness and Prosperity New Year"

Best Regards,
Thin Thin Hlaing | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]
Sent: Saturday, 14 January, 2017 8:46 PM
To: Thin Thin (LKKAUTO) <thinthin@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAUTO) <NurSyafiqah@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Thin Thin,

Your company has given me 7 days to respond and till now, the information that I need to make a decision has not been provided.

Please provide the information I requested for.

Regards

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]

Sent: Friday, 13 January 2017 10:59 PM

To: 'Thin Thin (LKKAUTO)' <thinthin@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>; 'Nur Syafiqah (LKKAUTO)' <NurSyafiqah@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Thin Thin,

Can you forward me:

- a. My report.
- b. Taxi driver's report.
- c. Photos of damage.

Much appreciated.

From: Jung Wei Foo [<mailto:jungweifoo@gmail.com>]

Sent: Friday, 13 January 2017 12:13 PM

To: 'Thin Thin (LKKAUTO)' <thinthin@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>; 'Nur Syafiqah (LKKAUTO)' <NurSyafiqah@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Hello Thin Thin,

The following is what happened:

- a. I was travelling along Alexandra Road on the 2nd lane and filtered into the 1st lane.
- b. I then turned left into the small lane (Malan Road).
- c. Left turn indicator light was on.
- d. The collision did NOT happened during the lane change. It happened when I was already turning into the small lane.
- e. We both got out of our cars along Malan Road to exchange our phone numbers.
- f. The taxi driver said he has the video recorded and his company has taken possession of it.

If the taxi driver is claiming that the accident happened during the lane change, that is untrue. I have asked that the video recording be made available and if it validates his statement, we can close the case.

Please advise what you need me to do.

Kind regards

From: Thin Thin (LKKAuto) [<mailto:thinthin@lkkauto.com>]
Sent: Thursday, 12 January 2017 1:15 PM
To: jungweifoo@gmail.com
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>
Subject: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Dear Mr Foo,

ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have the instruction from AIG to settle at best for an amicable settlement with the Third Party in order to avoid further escalation of cost of claim filed by third party or its lawyer. As the circumstances of the accident, is not in our favour.

If you still do not wish us to settle the third party claim, kindly let us have them in writing within the next 7 days i.e. by 18/01/2017. If we do not hear from you by then, our principal will proceed to handle and decide how the claim is settled as per the terms and conditions of the policy. Under the Terms and Conditions 6.3 entitled "Conduct of Proceedings" under Motor Policy, it is clearly stated that **"AIG shall have full discretion in the conduct of any proceedings and/or how a claim is settled."**

Please take note that your No Claim Discount (NCD) (if any) will be affected.

Please call us should you have further queries.

"Wishing you a Happiness and Prosperity New Year"

Best Regards,

Thin Thin Hlaing | Case Handler

LKK Auto Consultants Pte Ltd

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