

Nur Syafiqah (LKKAUTO)

From: Thin Thin (LKKAUTO)
Sent: Monday, 23 January, 2017 2:37 PM
To: Jung Wei Foo
Cc: Admin A; Asher Sng (LKKAUTO); Nur Syafiqah (LKKAUTO)
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

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