

INS. CASE OWNER:

CC 3 /AIG1600 3054 / H14539

LKK:
IDAC:

Surveyor:

Henry

DOI:

6/2/16

Date / Time:

12/1/16

Registered in Merimen:

18/1/16

Pre-assign / CCU / FTE



Insured Vehicle No.:

SJE 57770

Name of Insured:

Fub Juny Wei

Insured Tel No.:

HP:

81127094

Excess Sec II :SS

D.O.A.:

5/1/16

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

330108107-54

Policy No.:

2100234590-23000

Make / Model:

MERCEDES

Place of Accident:

ALEXANDRIA-KO

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: %

Final ? Yes / No



INSRS:

WSP:

Tel:

Liability:

RMKS:

Code
144-2

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time		STAGE	DATE / PIC
7/2/16	SHD 37770 - L2/11612000766/11612000766 DIA-11/13	Non-Reporting ltr (1st):	
7/2/16	512 57770 - X	Non-Reporting ltr (2nd):	
2/2/16 @ 10:00	CPICED ON NO RESPONSE.	Non-Reporting ltr (Final):	
		Notification ltr (if non-pickup):	
		Call OI:	2/2/16
2/2/16 @ 12:50	SPOKEN TO OI. HE CONFIRMED ACCIDENT DETAIL. OI MENTION HE WAS TURNING LEFT WITH INTO THE MINOR ROAD WHEN TP COLLIDED INTO (L) REAR. NO (L) OR PHOTO. WORTH TO CLAIM DAMAGES TO SETTLE...	After call ltr to OI:	12/08/16 - S. S. S.
		Documentation Check List:	Handler Typist
		Notification ltr (if non-pickup)	
		After call ltr to OI:	
		Authorisation To Act:	
2/2/16 @ 2:40	OI CALLED REVEALED THAT HE MIGHT HAVE ENTER FROM THE RIGHT LANE TO MAKE A LEFT TURN. AGREED TO SETTLE AND AVOID ANY AND WARS. CONFIRMED NO FURTHER EQUI- -REGISTRATION OI WALKING ADDRESS VIA TELEPHONE	Release Voucher:	
		Final Repair Bill:	
		Car Rental Invoice:	
		Towing Invoice:	
		LTA / GIA:	
11/06/16	SENT LETTER TO OI. NCD POST	Medical Bill:	
		PIR:	
		Mandate/Reject Instruction:	
		LOD	
10-04-17	OI strongly dispute on TP claim and he willing to go court.	Payment Breakdown Form:	
PRELIMIN	IN VIEW OF OI'S POSITION, TO REFER TO AIG TO PUT UP OUR COMMENT AND OPINION & OI'S POSITION TO SEEK AIG'S INSTRUCTION.	Post-Repair Photos:	
		Others:	

FINALIZATION	Date/Time:	Confirm with:	Confirm by:
Repair Cost:	\$S	(days) Reduction:	%
FINAL SETTLEMENT	Date/Time: 15/1/19	Confirm with: Alice	Email: Call:
Final Liability:	%	(Agreed / Assessed) BOLA S/N No.:	Nil
Repair Cost:	\$S 1524.75	(CONSULTING VERSION)	
Loss of Rental (LOR):	\$S 192.87	(3.5 days) X \$110.21	
Loss of Use (LOU):	\$S	(\$ x days)	
Loss of Income (LOI):	\$S 27.50	(3.5 days)	
LOR only	<input type="checkbox"/>	LOU only	<input type="checkbox"/>
GIA/LTA Search	\$S 5.35	LOR + LOU	<input checked="" type="checkbox"/>
Medical:	\$S	LOR + LOI	<input type="checkbox"/>
Disbursement:	\$S	(e.g. Tow/ Independent)	
Legal Cost	\$S		
Total:	\$S 1810.47	Global Sum \$S: 1810.00	
FINAL PAYMENT	Date/Time:	Confirm with:	Email: Call:
Payee 1:	\$S 1810.00	Name 1:	Comfortable Engineering Pte Ltd
Payee 2: (Strike if N.A.)	\$S	Name 2:	
Payee 3: (Strike if N.A.)	\$S	Name 3:	

Ref: 101/101

REF:

Surveyor

Henry

ASSIGNMENT

From: Henry Date: ALG

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No:

at Workshop no:

of

Insured:

Policy No:

Claims No:

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

N/S	O/S

Bal. or Market Value:

IDAC Accident Report: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 4 days Res: Yes or NoLum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: Person Contacted:

Veh No: SHD3777G Vr Regn: 06, 2010Type: M/Car / M/Cycle / Bus / Van / Lorry / Truck / Prima Mover /

Truck / Trailer or

Make: Hyundai Sonata cc/1991Colour: Blue A/C: Insured / Std / Nil / NASp. Reading: 777268 T/Radio: Insured / Std / Nil / NA

Engl No:

C/No: KMHET41VMAA-785091Gen. Cond: Good / Fair / Poor / BurntSteering: Knocker / Jammed / Leaked / Burnt orBrake: Knocker / Jammed / Leaked / Burnt orMod: Nil / S/Rim / STD A/Rim orTyre Size: F: 215/60R16R: W

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or vestlake

Front

Rear

R/Bal: 7 mm R/Bal: 4 mmL/Bal: 7 mm L/Bal: 4 mmD.O.A. 5/2/16 D.O.I. 17/2/16Survey held at: WGE Loyang

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

O/S Frt

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

	LS Survey photo uploaded
22/2/16	Finalized amt LS \$ 2850.00 with 4 working days with limits.
	(Reel # 142788/777)

Date/Time, File Name is?



: Prel. Report

11

: Final Report

Date/Time, File Name is?

12

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

S+RS \$

Phone

Other

Report Format:

Lum Sum / 1.3.1

Add Fee: ☐ : Site Insp \$☐ : Interview \$☐ : Tech. Insp \$☐ : Transport \$




LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile			
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC3/AIG16003054/H1ub3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 18-02-2016	
		Code : AIG	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SJZ 5777D	Veh. Inspected	SHD 3777G
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	18/02/2016
2. Vehicle Particulars & Condition			
Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm
4. Description of Damages			
5. General Information			
Accident Date	05/02/2016	Inspection Date	17/02/2016
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		
5a. Remarks			
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

REF: ARC Report 33(04911) **JOB CARD** NAIR Order: JC NO.304865526

MER
COMFORT TRANSPORTATION PTE LTD
MER NO: 7010045
SS 383 RIN MING DRIVE
Singapore SINGAPORE 575717
R: 65508755 (O)
P:
JNT CARD NO:

REGN NO: SHU3777G	MILEAGE
MAKE: HYUNDAI	FUEL E 1/2 F
MODEL SONATA	DATE/TIME IN 16 02 2016 10:53
YR OF MANU 10 06 2010	TARGET DATE
CHASSIS CODE KMHKT41VMAA785091	COMPLETION DATE/TIME

JOB DESCRIPTION

Client Date: 05 02 2016
Work: AC 03 02 1570

NO LABOUR CODE DESCRIPTION

4S
Airg Abia
Front RH

LKK - Henry

KEYED & PASSED OUT BY: _____

SERVICE ADVISOR CUSTOMER'S SIGNATURE

Signature Slip Exit Pass
No.: SHU3777G 1.1 MINS Vehicle No.: SHU3777G

I Service Advisor Signature/Date Name of Service Advisor Date

Turned to Service Reception upon collection To be kept by Security Guard

REPAIR ESTIMATE*

VEHICLE NO : SHD 3777G

DATE 16/2/2016 16:16

MAKE :

MODEL : HYUNDAI SONATA

LKK-Henry

Agasia - 45

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Bonnet <i>dented</i>			\$ 1,151.80
	Front Bumper Cover <i>gra</i>			\$ 538.80
	Front Bumper Sponge <i>sve</i>			\$ 136.30
	Front Bumper Reinforcement <i>sve</i>			\$ 504.10
	Front Bumper Lip <i>sve</i>			\$ 59.90
	Front Bumper Protector (RH) <i>cm</i>			\$ 29.20
	Front Bumper Bracket (RH) <i>cm</i>			\$ 20.10
	Front Bumper Side Bracket <i>cm</i>			\$ 14.30
	Front Fender (RH) <i>dented</i>			\$ 593.00
	Front Fender Shield (RH) <i>sve</i>			\$ 86.00
	Headlamp RH <i>cm</i>			\$ 797.00
	SUB TOTAL			\$ 3,133.50
	LESS 20%			\$ 626.70
	DISCOUNTED TOTAL			\$ 2,506.80
			<i>2515.36</i>	
	Front Fender Advertisement Logo (RH) <i>rec</i>			\$ 100.00
				\$ 100.00
	Labour Charge			
	Panel Beating			\$ 480.00
	Spray Painting Charge			\$ 600.00
	Wiring Charge			\$ 50.00
	Tuff Kote			\$ 100.00
	<i>2850.00</i>			
	TOTAL LABOUR			\$ 1,230.00
	<i>4day 45</i>			
	<i>LKK Henry</i>			
	<i>9788 4060</i>			
	<i>17/2/16 1130hrs</i>			
	ESTIMATE TOTAL			\$ 3,836.80
			<i>970</i>	<i>4127.88</i>
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.				

b3

COMFORTDELGRO ENGINEERING

Our Job Ref No : 304865526
Date : 19/02/16


ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508969
Fax: 6546 8156


FINALIZATION FORM

To : LKK Fax :
Attn : HENRY NG
Vehicle Reg No. : SHD3777G Date of Accident : 05-Feb-16

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

- The repair job shall bill to: AIG ASIA --- SJZ5777D
- The finalized amount shall be:
(a) Spare Parts after List discount
(b) Labour Charges
Total for Part-By-Part Repair Cost
(c.) Lumpsum Repair (if applicable)
Total for Lumpsum repair cost after Less: 20% \$2,850.00
Final Lumpsum Repair cost \$2,850.00
- Estimated normal period for repairs: 4 working days
- We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days**
- Thank you for your assistance. We confirm the estimates and finalized amount

Signature : 
Name : LIM T S
Tel : 62148398
Fax : 65468156

Signature : 
Name : HENRY
Date : 22/2/16

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid				
3. Survey Fees	*****			
4. LTA Search Fee				
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

Thin Thin (LKKAUTO)

From: Jung Wei Foo <jungweifoo@gmail.com>
Sent: Monday, 16 January, 2017 8:54 PM
To: Thin Thin (LKKAUTO)
Cc: Admin A; Asher Sng (LKKAUTO); Nur Syafiqah (LKKAUTO)
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016
Attachments: VDO_5606.mp4

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:

- 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.
FROM YOUR VIDEO FOOTAGE, I CAN NOTICE THAT YOUR VEHICLE WAS TRAVELLING ON THE CENTRE LANE ALL THE WAY WHEN NO VEHICLE WAS SEEN ON THE 1ST LANE. YOU ONLY ATTEMPTED TO MOVE TO LEFT LANE WHEN NEARING THE JUNCTION WITH MALAN ROAD.
- 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.
- 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.
FOR TURNING LEFT, VEHICLE SHOULD KEEP TO THE LEFTMOST LANE PRIOR TO TURNING. INSTEAD OF TRAVELLING IN THE CENTRE LANE & ATTEMPTED TO MOVE TO THE LEFT LANE UPON NEARING THE JUNCTION.
- At t second when the accident occurred, my car was already turning half way (about 45 degree) into Malan Road.
WHEN CHANGING TO LEFT LANE, MOTORIST SHOULD ENSURE SAFETY AND NO VEHICLE WAS TRAVELLING ON LEFT LANE WHERE YOU WERE CHANGING TO. AND THE POINT OF IMPACT.
- As you can hear from the video; throughout the 2s, there was no repeated honking or sound of braking as the taxi driver claimed.
SUGGESTING YOUR VEHICLE WAS IN STANDARD POSITION BEFORE TURNING.
- 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.
THE PASSENGER ALREADY MENTIONED THEIR DESTINATION IN THE STATEMENT. SO IT WAS UNLIKELY THAT TAXI WAS TURNING LEFT AS WELL.
- 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.
IN THE LIGHT OF THE AFORESAID USE AND OF THE OPINION THAT THE LIABILITY WOULD NOT BE IN YOUR FAVOUR. HOWEVER IF YOU THINK THAT TP IS LIABLE FOR THE COLLISION, YOU SHOULD

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.
INSTITUTE COUNTER CLAIM AGAINST TP FOR YOUR LOSS. OTHERWISE WE WOULD PREFER TO NEGOTIATE SETTLEMENT WITH TP AT BEST TERM.

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,

Thin Thin (LKKAuto)

To: Olivia Lau (LKKAuto)
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

From: Thin Thin (LKKAuto)
Sent: Wednesday, 1 February, 2017 5:54 PM
To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Dear Olivia,

Please help me check.

Thanks.

=====

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.

Describe Circumstances of the Accident

I WAS DRIVING MY CAR (SJZ5777D) ALONG ALEXANDRA ROAD AND WAS TRAVELLING ON THE CENTER LANE. I INTEND TO TURN LEFT INTO MALAN ROAD.

I SIGNALLED LEFT AND CHECKED, THERE WASNT ANY ONCOMING VEHICLE I THEN MAKE MY MOVE TO FILTER LEFT. I WAS IN THE EXTREME LEFT LANE PREPARING TO TURN LEFT, VEHICLE B (SHD3777G) CAME FROM THE REAR DROVE IN THE HIGH SPEED HAVE COLLIDED ONTO MY REAR LEFT PORTION.

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.

Thin Thin (LKKAUTO)

To: Olivia Lau (LKKAUTO)
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

From: Thin Thin (LKKAUTO)
Sent: Wednesday, 1 February, 2017 5:54 PM
To: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Dear Olivia,

Please help me check.

Thanks.

Dear Sir,

We refer to the below email.

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However, we have ^{W/A AIG} convey your message to our principal and 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, based on your accident statement, liability is not in our favour. Please refer to the below your accident statement.

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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

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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.

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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

Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108

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

Olivia Lau (LKKAuto)

From: Thin Thin (LKKAuto)
Sent: Wednesday, 1 February, 2017 5:54 PM
To: Olivia Lau (LKKAuto)
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016
Categories: Red Category

Dear Olivia,

Please help me check.

Thanks.

Dear Sir,

We refer to the below email.

From the footage, no vehicle was seen on 1st lane and 3rd lane. We notice that your vehicle was travelling on the centre lane all the way when you only attempted to move to left lane when nearing the junction with Malan Road.

For turning left vehicle, should keep to the left most lane prior to turning instead of travelling on the centre lane and attempted to move to the left lane upon nearing the junction.

~~When changing to left lane, motorist should ensure safety and no vehicle was travelling on left lane where you were changing to and the point of the impact suggesting that your vehicle was slating position before turning.~~

~~The passenger also mentioned their destination in the statement, so it was unlikely that taxi was turning left as well.~~

However, we have convey your message to our principal and 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, based on your accident statement, liability is not in our favour. Please refer to the below your accident statement.

Describe Circumstances of the Accident

I WAS DRIVING MY CAR (SJZ5777D) ALONG ALEXANDRA ROAD AND WAS TRAVELLING ON THE CENTER LANE I INTEND TO TURN LEFT INTO MALAN ROAD.

I SIGNALLED LEFT AND CHECKED. THERE WASNT ANY ONCOMING VEHICLE I THEN MAKE MY MOVE TO FILTER LEFT. I WAS IN THE EXTREME LEFT LANE PREPARING TO TURN LEFT. VEHICLE B (SHD3777G) CAME FROM THE REAR DROVE IN THE HIGH SPEED HAVE COLLIDED ONTO MY REAR LEFT PORTION.

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.

- 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:

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.

Video Total Time

31.33 sec. 30 fps. Total frame 940

From start to turn to reach junction.

33.
start frame ~~259~~
end frame 823

↓
Total frame 790

$$\text{Time} = \frac{790}{30}$$

$$= 26.33 \text{ sec.}$$



Distance = 445 m Junction to Junction. Car

$$\begin{aligned}\text{Speed} &= \frac{445}{26.33} \\ &= 16.900 \text{ m/s} \\ &= 60 \text{ kmph.}\end{aligned}$$

$$\begin{aligned}&\frac{330 \text{ m}}{26.33} \\ &= 12.533 \\ &= 45 \text{ kmph.}\end{aligned}$$

26/04/2016 @ 5pm - Asher call OI. ~~(First Attempt)~~

01 - 552 541110

TP - 540 377767

08A5/2/2016 12:15pm

27/04/2016 @ 12.50pm - Asher spoke to OI, he confirmed the accident details. OI mention he was turning half way into the minor road when TP collided into OI rear. No CCTV or photos Informed TP claim and disagree to settle. Report 17.68p

Witness 08/8/2016 (Mon)

27/04/2016 @ 2.40pm - OI called mention that he might have filter from the right lane to make a left turn. Agree to settle and aware NCD issue. Confirm no further issue. He refused to give later the address.

Letter was not send due to no OI mailing address.

11/08/2016 - Syaf send letter to OI.

25/08/2016 @ 12.21pm - OI called in and dispute. OI informed there's only scratches on his vehicle. OI also informed that TP explicitly informed that TP have CCTV footage. OI wants to know the amount. OI informed to call him before proceed to any settlement. - Syaf.

OI strongly dispute on TP claim and he willing to go court. (he must be never said he was willing to settle)

12/01/2017 - Write email to OI, as the circumstances of the accident, is not in our favour. 9/2/2017

12/01/2017 - OI reply email, There seems to be some miscommunication here.

It is not that I'm unwilling to resolve the claim but rather, I have been asking for and have received no further information.

What I need to know:

- What exactly is the nature of the claim?
- What is the amount of the claim?
- What do you mean by an amicable settlement with the Third Party?

The last time I spoke to anyone on this is over the phone and the information I got is that there are two conflicting stories. Now, the taxi is equipped with a front camera and the taxi driver has informed me that the recordings are with his taxi company. And yet, it can't be used to validate his side of the story so why is this the case?

Thin Thin called OI again and explain to him, base on both parties statement, liability is not in our favour. He mention he do have footage and he will provide to us and he request the TP statement.

13/01/2017 OI write back to us to request the evidence from TP to support their version. He also request the TP accident statement.

16/01/2017 Send TP statement to OI. He reply with short video and dispute. Requested to provide the longer footage for our reviewing. At first he refuse to provide, but he did provide us and he did not allow us to show TP.

17/01/2017 received the longer video and OI is not allow to show TP. After reviewing the longer footage, spoke with OI and he keep on disputing that he did not overtake any vehicle and he mention TP speedy and while he in the midst of turning left TP collided onto his vehicle from behind. OI ask did he overtake any vehicle while he driving and I answer - No, based on footage we did not see any vehicle while making the U-turn and your footage is showing in front and we may not know TP vehicle position. Some more you were driving along on the middle lane and making changing lane when close to the traffic light only. OI mention, Yes he did change lane, but collision is not at the point of changing lane and he almost complete turning left then only TP collided onto his vehicle.

23/01/2017 - Instruction from AIG to settle 100% under BOLA 15.

① OI - say he was in emergency left lane preparing to turn left.
(i) having him my right rear from centre lane overtake my tax. (ii) abrupt left turn

STATEMENT OF A WITNESS TO AN ACCIDENT

NAME OF WITNESS : Nixon Ng Han Ji
NRIC/PASSPORT NO : S9142926E
ADDRESS : Blk 13 St. Dedg's Road
#25-258 (320013)
TELEPHONE : 8113 6853
E-MAIL ADDRESS : nixon.ng@live.com

BRIEF FACT : A motor accident has taken place on 05-Feb-16 at about 12:05pm along/at junction/location of Alexandra Rd (Towards Keppel Rd) x Malan Rd between vehicle SHD3777G and vehicle SJZ577D. I am an eye-witness/passenger in the taxi and I wish to recount its happening as follows:-

On 05-Feb-16 at about 12:05pm, my colleagues and I boarded a taxi at Depot Road, driven by Mr. Neo Boon Leng (SHD3777G) intending to go to Harbourfront Centre.

I instructed Mr Neo to go by Depot Road, Alexandra Road and Telok Blangah Road to our destination.

Mr Neo was driving straight on the leftmost lane along Alexandra Road towards the direction of Keppel Road at a cruising speed of 50km/hr.

As Mr Neo was about to drive past Malan Road which is to his left, suddenly a Mercedes car SJZ577D coming from his right rear from the center lane overtook his taxi and make an abrupt left turn towards Malan road. Sensing the car is on a collision course with his taxi, Mr Neo immediately brake at the same time honked repeatedly to avoid a collision but it was too late.

As a result of the driver's recklessness, the left hand side of the car grazed the right hand side front of the taxi. The above is true to my best knowledge.

I affirmed the above statement true and correct

Name: Nixon Ng Han Ji [Signature]

Date: 8/2/16

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHD 3777G

DATE 16/2/2016 16:16

MAKE :

MODEL : HYUNDAI SONATA

LKK-Henry Argabia-LFS

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Bonnet <i>dent</i>			\$ 1,151.80
	Front Bumper Cover <i>crack</i>			\$ 538.80
	Front Bumper Sponge <i>slit</i>			\$ 136.30
	Front Bumper Reinforcement <i>slit</i>			\$ 504.10
	Front Bumper Lip <i>slit</i>			\$ 59.90
	Front Bumper Protector (RH) <i>crack</i>			\$ 29.20
	Front Bumper Bracket (RH) <i>crack</i>			\$ 20.10
	Front Bumper Side Bracket <i>crack</i>			\$ 14.30
	Front Fender (RH) <i>dent</i>			\$ 593.00
	Front Fender Shield (RH) <i>slit</i>			\$ 86.00
	Headlamp: RH <i>crack</i>			\$
	SUB TOTAL			\$ 3,133.50
	LESS 20%			\$ 626.70
	DISCOUNTED TOTAL			\$ 2,506.80
	Front Fender Advertisement Logo (RH) <i>crack</i>			\$ 100.00
				\$ 100.00
	Labour Charge			
	Panel Beating			\$ 480.00
	Spray Painting Charge			\$ 600.00
	Wiring Charge			\$ 50.00
	Tuff Kote			\$ 100.00
	TOTAL LABOUR			\$ 1,230.00
	ESTIMATE TOTAL			\$ 3,836.80
4 day US LKK Henry 9788 4260 12/2/16 1130hrs				
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.				

Report Remarks Entry - CC3/AIG16003054/H1ub3

Remarks

Remarks

Add

Remarks 1	By	On
<input type="checkbox"/> SHD 3777G : SJZ 5777D	LSP	18/2/2016 11:18:38 AM
<input type="checkbox"/> EST :\$3836.80 --- SUR : NKH --- WKSP : COMFORTDELGRO ENGINEERING PTE LTD	LSP	18/2/2016 11:18:54 AM
<input type="checkbox"/> FILE PASS TO HENRY FINALIZE	LSP	22/2/2016 8:53:19 AM
<input type="checkbox"/> 22/02/2016 FINALIZED AMT L/S \$2850.00 WITH 4 WORKING DAY WITH LIM TS.- HENRY	NKH	22/2/2016 9:49:18 AM
<input type="checkbox"/> 22/02/2016 FILE PASS TO b3.-HENRY	NKH	22/2/2016 9:49:40 AM
<input type="checkbox"/> FILE PASS TO THIN THIN	LSP	22/2/2016 10:11:02 AM
<input type="checkbox"/> 260416 File pass to Asher to call OI.-Vic	VAS	26/4/2016 10:17:41 AM
<input type="checkbox"/> 260416 @ 5PM CALLED OI MR FOO JUNG WEI 81127094 NO RESPONSE - ASHER	SRV	26/4/2016 5:00:45 PM
<input type="checkbox"/> 270416 @ 12.50 SPOKEN TO OI HE CONFIRMED ACCIDENT DETAIL. OI MENTION HE WAS TURNING HALF WAY INTO THE MINOR ROAD WHEN TP COLLIDED INTO OI REAR. NO CCTV OR PHOTO. INFORM TP CLAIM DISAGREED TO SETTLE. - ASHER	SRV	28/4/2016 10:27:15 AM
<input type="checkbox"/> 270416 @ 2.50PM OI CALLED MENTION THE HE MIGHT HAVE FILTER FROM THE RIGHT LANE TO MAKE A LEFT TURN. AGREED TO SETTLE AND AWARE ABOUT NCD ISSUE. CONFIRMED NO FURTHER ISSUE. - ASHER	SRV	28/4/2016 10:28:55 AM
<input type="checkbox"/> 060516 File returned back to Thin Thin to follow up on OI.-Vic	VAS	6/5/2016 4:49:34 PM
<input type="checkbox"/> 100816 File pass to Syaf to call OI.-Vic	VAS	10/8/2016 3:00:23 PM
<input type="checkbox"/> Dear Vic, Please find OI details below: OI name: Foo Jung Wei Address: 38 Jago Close Singapore 428444 Mobile number: 81127094 Best Regards, Leong Kah Yin @ Janny AIG	VAS	12/8/2016 10:49:57 AM
<input type="checkbox"/> 120816 SENT LETTER TO OI. -SYAF	NSJ	12/8/2016 11:43:31 AM
<input type="checkbox"/> 160816 File pass to Thin Thin to follow up and to review liability before any settlement.- Vic	VAS	16/8/2016 6:34:07 PM

TRAINING.
NO LETHAL
AND
NO ADDRESS.

R&D
VIDEO

<input type="checkbox"/>	250816 12.21PM OI DISPUTES. OI INFORMED THERE'S ONLY SCRATCHES ON HIS VEH. OI ALSO INFORMED THAT TP EXPLICITLY INFORMED HIM THAT HE HAVE CCTV FOOTAGE. OI WANTS TO KNOW THE AMT FIGURE . OI INFORMED TO CALL HIM BEFORE PROCEED TO ANY SETTLEMENT. -SYAF	NSJ	25/8/2016 12:23:36 PM
<input type="checkbox"/>	**OI DISPUTES SENT VIA EMAIL	NSJ	25/1/2017 8:30:43 AM
<input type="checkbox"/>	230117 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.	NSJ	25/1/2017 8:30:47 AM

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? *NO*
2. Did I turn directly into Malan Road from the second lane? *NO*
3. Did the collision happened when I was turning directly into Malan Road from the second lane? *~~Yes~~ NO*
4. What is the average speed of the taxi between Depot juncture and the point of collision? *IBL 60kmph*

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)

*Make
good
use of
Today*

- 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 $84 - (56 + 2) = 26s$.
- 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

Olivia Lau (LKKAUTO)

From: Jung Wei Foo <jungweifoo@gmail.com>
Sent: Wednesday, 15 March, 2017 3:46 PM
To: Olivia Lau (LKKAUTO)
Cc: Admin A; Asher Sng (LKKAUTO); Nur Syafiqah (LKKAUTO); Thin Thin (LKKAUTO)
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016

Categories: Red Category

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?

Olivia Lau (LKKAUTO)

From: Jung Wei Foo <jungweifoo@gmail.com>
Sent: Thursday, 9 February, 2017 12:34 PM
To: Olivia Lau (LKKAUTO)
Cc: Admin A; Asher Sng (LKKAUTO); Nur Syafiqah (LKKAUTO); Thin Thin (LKKAUTO)
Subject: RE: ACCIDENT INVOLVING VEHICLES SJZ 5777D AND SHD 3777G ON 05/02/2016
Attachments: TP GIA REPORT.PDF

Categories: Red Category

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.

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)

happy
new year

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

Olivia Lau (LKKAUTO)

From: Thin Thin (LKKAUTO)
Sent: Tuesday, 7 February, 2017 11:18 AM
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

Categories: Red Category

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.

Describe Circumstances of the Accident

I WAS DRIVING MY CAR (SJZ5777D) ALONG ALEXANDRA ROAD AND WAS TRAVELLING ON THE CENTER LANE. I INTEND TO TURN LEFT INTO MALAN ROAD.

I SIGNALLED LEFT AND CHECKED. THERE WASNT ANY ONCOMING VEHICLE I THEN MAKE MY MOVE TO FILTER LEFT. I WAS IN THE EXTREME LEFT LANE PREPARING TO TURN LEFT, VEHICLE B (SHD3777G) CAME FROM THE REAR DROVE IN THE HIGH SPEED HAVE COLLIDED ONTO MY REAR LEFT PORTION.

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

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.

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

Olivia Lau (LKKAuto)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Tuesday, 20 June, 2017 8:43 AM
To: Olivia Lau (LKKAuto)
Cc: CS A Team
Subject: Re: SHD 3777G (CDGE) / SJZ 5777D (AIG) / DOA 05/02/2016

Importance: High

Categories: Red Category

Dear Olivia

We regret that despite reasonable effort having been made to settle our client's claim, there does not appear to be any reasonable prospects of settlement.

We are unable to hold any further and shall arrange our lawyers to take over the conduct.

All our client's rights in the matter are hereby reserved.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Olivia Lau (LKKAuto)" <olivialau@lkkauto.com>
Cc: CS A Team <cs-a@lkkauto.com>
Date: 24/05/2017 03:51 PM
Subject: Re: SHD 3777G (CDGE) / SJZ 5777D (AIG) / DOA 05/02/2016

Dear Olivia

Please refer to our email below and revert.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Olivia Lau (LKKAuto)" <olivialau@lkkauto.com>
Cc: CS A Team <cs-a@lkkauto.com>
Date: 09/02/2017 10:10 AM
Subject: Re: SHD 3777G (CDGE) / SJZ 5777D (AIG) / DOA 05/02/2016

Olivia Lau (LKKAUTO)

From: Thin Thin (LKKAUTO)
Sent: Tuesday, 12 September, 2017 11:52 AM
To: Cecilia Lee Peng Geok
Cc: Hsiao Tong (LKKAUTO); Olivia Lau (LKKAUTO)
Subject: RE: SHD3777G / SJZ5777D DOA 05/02/2016

Categories: Red Category

"Without Prejudice"

Dear Sir / Madam,

We acknowledge your email below.

We will look into the matter and will revert back to you in due course.

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: Cecilia Lee Peng Geok [mailto:cecilialee@sparkcarcare.com]
Sent: Tuesday, 12 September, 2017 11:42 AM
To: Thin Thin (LKKAUTO) <thinthin@lkkauto.com>
Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: SHD3777G / SJZ5777D DOA 05/02/2016
Importance: High

Without Prejudice

Dear Thin Thin

Please refer to our conversation on 08/09/2017. Your rejection is not acceptable. It was your insured who travelled on the center lane of Alexandra Road, making an abrupt left turn into Malan Road thus collided with taxi on the left lane. Your insured's statement also confirmed that he was travelling on the center lane.

Please review your position and revert within the next ten (10) days.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

Olivia Lau (LKKAUTO)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Monday, 30 October, 2017 9:13 AM
To: Thin Thin (LKKAUTO)
Cc: Hsiao Tong (LKKAUTO); Admin A
Subject: REMINDER: SHD3777G / SJZ5777D DOA 05/02/2016

Importance: High

Categories: Red Category

Without Prejudice

Dear Thin Thin

We have yet to hear from you.

Please revert with your settlement offer or confirm to escalate the matter to GIA DRM.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/edge/delgronotes
To: "Thin Thin (LKKAUTO)" <thinthin@lkkauto.com>
Cc: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
Date: 12/09/2017 11:41 AM
Subject: RE: SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Thin Thin

Please refer to our conversation on 08/09/2017. Your rejection is not acceptable. It was your insured who travelled on the center lane of Alexandra Road, making an abrupt left turn into Malan Road thus collided with taxi on the left lane. Your insured's statement also confirmed that he was travelling on the center lane.

Please review your position and revert within the next ten (10) days.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843