

From: OOI, Ben <ben@allswellmotor.com.sg>
Sent: Wednesday, 20 December, 2017 2:57 PM
To: Manivel Priyadarshini
Cc: Admin-D (LKKAUTO); Fleet Safety; Edmund Ng; Mark Mark; Wilson (LKKAUTO)
Subject: Re: India ref: MCT17110864/MP- Accident on 24.11.2017 involving SKX8186M and your insured vehicle SHA7865A

Dear Priya,

WITHOUT PREJUDICE

Thank you for your reply and acknowledgment of our documents.

As for your video clip for us to review as you stated. We have reviewed after much time that is only your view / assumption of the incident that both parties are equally liable for the above accident.

Our views of the video as stated below:-

- Your insured car / driver could have kept to his lane when he entered the yellow box and turn left in the same lane. Why he wants to cut into the adjacent lane from a yellow box, we do not have any clues? You could find out from him personally?
- Moreover, your insured vehicle / driver is coming into a major road from a minor road and should also take extra evasive action to avoid filtering to the adjacent lane where it is in heavy traffic mode. He could have stuck to his lane after entering the yellow box and change / filter lane with care afterwards. What he has done jeopardise the entire traffic along Marina Boulevard on the Friday night (24.11.2017) jam.
- The yellow box has a valid reason to be printed on Singapore road so if it is your view that both parties are liable then we may presume that any vehicles with the same scenario like this accident, both parties are liable? Therefore, in your view of liability, we disagreed completely.
- The video shown very clearly that your insured is trying to avoid the the same lane in the yellow box but instead carelessly trying to cut into the front lane of our vehicle which is a 1/2 car length. So immediately when the traffic turns green, he is trying to speed up first knowingly that the distance between his vehicle and our vehicle is so near when our vehicle is about to move forward but unfortunately both vehicles came in contact. **Our insured vehicle is on the straight road** and your vehicle has cut thru into his lane abruptly without regards to heavy traffic flow in that area thus endangering other motorists.
- Taking into consideration all facts connected with the accident, we are not liable for the accident. (The applicable starting scenario 20 on page 80 of the Motor Accident Guide 2nd edition (MAG) for your reference)
- Please review the your video again and a revert is sought after.
- Thank you in advance

Truly

OOI, Ben

Allswell Motor Traders
25, Defu Lane 9
Singapore 539266
Office: [+65 6679 1146](tel:+6566791146)
Mobile: [+65 9147 8545](tel:+6591478545)
Email: ben@allswellmotor.com.sg

On Tue, Dec 19, 2017 at 10:07 AM, Manivel Priyadarshini <manivel@iii.com.sg> wrote:

Without prejudice

Save as to costs

Dear Ben,

We refer to the above matter, Documents received with thanks.

Herewith enclosed video footage for your perusal ,in view of video we are of the view both the parties are equally liable for the above accident.

Please review the video and revert asap.

Thank You

Priya

Motor claims Department

From: OOI, Ben [mailto:ben@allswellmotor.com.sg]

Sent: Monday, 18 December, 2017 8:53 PM

To: Motor Claim - III

Cc: sur@lkkauto.com; Catherine Chong (LKK Auto); Edmund Ng; Mark Mark; Manivel Priyadarshini; Wilson (LKKAuto)

Subject: Re: Accident on 24.11.2017 involving SKX8186M and your insured vehicle SHA7865A

Dear Priya,

(Without Prejudice)

Our claim for property damaged has been attached for your kind actions and acknowledgement.

Kindly revert within 7 days of this email.

Thank you

Truly

OOI, Ben

Allswell Motor Traders

[25, Defu Lane 9](#)

[Singapore 539266](#)

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[Mobile: +65 9147 8545](#)

[Email: ben@allswellmotor.com.sg](#)

On Tue, Nov 28, 2017 at 4:31 PM, Motor Claim - III <motorclaim@iii.com.sg> wrote:

Dear Sir / Mdm

This Pre-Repair Survey is on Without Prejudice Basis.

THIRD PARTY VEHICLE NO. : SKX8186M

III INSURED VEHICLE NO. : SHA7865A
DATE OF LOSS : 24.11.17

We acknowledge receipt of your email.

In compliance to Pre-Action Protocol for NIMA cases, we note that

We disagree to the list of motor surveyors that you have proposed.

Therefore, we have appointed our surveyor LKK AUTO CONSULTANTS to conduct the pre-repair survey.

This claim is handled by **Priya**.

Please let us have your client's **accident report and repair estimate** for our appointed surveyor to conclude his report.

****We would like to conduct a re-survey after spray painting. Please contact our surveyor to arrange.**

****Surveyor kindly upload this assignment to Merimen.**

Thank You.

Best Regards,

Gabriel Wee

Motor Claims Dept.

India International Insurance Pte Ltd

64 Cecil Street | #05 IOB Building | Singapore 049711

Tel: 6347 6100, Ext - 248

From: OOI, Ben [mailto:ben@allswellmotor.com.sg]

Sent: 28 November, 2017 4:27 PM

To: Motor Claim - III <motorclaim@iii.com.sg>

Cc: Edmund Ng <edmund@allswellmotor.com.sg>; Mark Mark <mark@allswellmotor.com.sg>

Subject: Re: Accident on 24.11.2017 involving SKX8186M and your insured vehicle SHA7865A

Dear Gabriel,

We disagree with your surveyors..

And we propose:-

Constant Appraiser Services - Sebastian Lim

TGS Consultant Services - WAh Tze Tiing

Thanks in advance

Truly

OOI, Ben

Allswell Motor Traders

[25, Defu Lane 9](#)

[Singapore 539266](#)

[Office: +65 6679 1146](#)

[Mobile: +65 9147 8545](#)

[Email: \[ben@allswellmotor.com.sg\]\(mailto:ben@allswellmotor.com.sg\)](#)

On Tue, Nov 28, 2017 at 4:03 PM, Motor Claim - III <motorclaim@iii.com.sg> wrote:

Dear Sir / Mdm,

We acknowledge receipt of your email.

We propose using one of the following motor surveyors:

- LKK Auto Consultants Pte Ltd
- Vicom Assessment Centre Pte Ltd

Please notify us within 02 days of receipt of this letter for surveyor agreed on or if you have any objections to the above list.

Best Regards,

Gabriel Wee

Motor Claims Dept.

India International Insurance Pte Ltd

[64 Cecil Street | #05](#) IOB Building | Singapore 049711

Tel: 6347 6100, Ext - 248

From: OOI, Ben [mailto:ben@allswellmotor.com.sg]

Sent: 28 November, 2017 2:18 PM

To: Motor Claim - III <motorclaim@iii.com.sg>

Cc: Edmund Ng <edmund@allswellmotor.com.sg>; Mark Mark <mark@allswellmotor.com.sg>

Subject: Accident on 24.11.2017 involving SKX8186M and your insured vehicle SHA7865A

Dear motor claims (III)

We are the owner of the vehicle SKX8186M and your insured vehicle SHA7865A came in contact with our vehicle at the material time.

Before we proceed to repair our damaged vehicle, please us know within 2 working days till **30.11.2017** whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you, we will proceed repair without any more reference to you.

Thank you in advance...

Truly

OOI, Ben

Allswell Motor Traders

[25, Defu Lane 9](#)

[Singapore 539266](#)

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[Mobile: +65 9147 8545](#)

[Email: ben@allswellmotor.com.sg](#)

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Registration No. 198703792-K

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