Vic (LKKAuto)

From: Jin Xian Tan <tanjinxian@live.com>
Sent: Wednesday, 31 October, 2018 10:06 PM

To: Thin Thin (LKKAuto)

Cc: Vic (LKKAuto); Hsiao Tong (LKKAuto); Admin A

Subject: Re: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Hi thin thin

Thank for your reply.

Firstly, I like to say that it is unreasonable to claim that amount if it taking at 50/50. If that person can claim me at that amount I will like to raise my cost as well, i loss of business due to fail to ferry customer with my car. That I could not close my deal for \$500,00.00

Does that look reasonable?

Secondly, if you look mainly at my video it's unfair, maybe you could also look at the other vehicle footage. If that person don't want to provide you the footage meaning to say they are afraid and that they like to hide something.

Thirdly, looking at the video upon turning and not going straight. If you could relook into this matter I am much appreciated due to the fact on that day I am traumatised by this situation as my wedding was around the corner. Due to this issue many of my plans was affected.

Looking at the video again. When you're on the left side of the lane and turning right compare to staying on the right lane turning right is totally different approach. Please look into this.

Thank you thin thin 9733 7676

I've tried calling you but I can't reach you.

From: Thin Thin (LKKAuto) <thinthin@lkkauto.com> Sent: Wednesday, October 31, 2018 6:50 PM

To: Jin Xian Tan

Cc: Vic (LKKAuto); Hsiao Tong (LKKAuto); Admin A

Subject: RE: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Dear Sir,

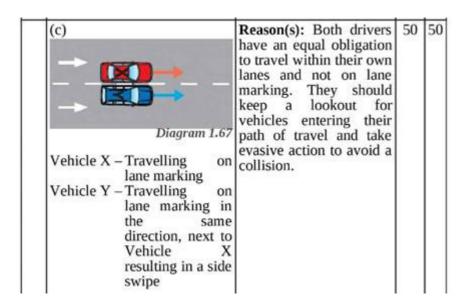
We apologize for late reply.

We refer to the below matter.

Please be inform that we have re-review the rear CCTV footage. We would also like to request for a copy of front CCTV footage.

Based on footage, its clearly show that TP vehicle was still within in his own lane while negotiation the road bend. Please see the screen shoot.

However, we will try to settle at 50/50 based on MAG (Motor Accident Guide) subject to the claimant acceptance.



The final amount claimed by third party is \$3,702.00 (all-in) included loss of income, loss of rental with 2days for repair.

If we should not settle the third party claim, kindly let us have them in writing within the next 5 days i.e. by <u>05/11/2018</u>, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Thin Thin Hlaing | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: <u>thinthin@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jin Xian Tan <tanjinxian@live.com> Sent: Thursday, 12 July 2018 4:10 PM

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

Subject: FW: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Hi thin thin

I have not hear from you. Please update me

From: Jin Xian Tan

Sent: Wednesday, 13 June 2018 11:39 AM

To: thinthin@lkkauto.com

Subject: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Dear Thin Thin

Thank you for advising me on the accident happened on 11/12/2017.

Firstly, I like to talk about the accident which is unfair for me due to the fact that I am still within my lane as the driver RD6146P protrude out by a bit. Please refer to image fig 1 and 2. Yes, as you can see the vehicle also stick to their lane but however was too close to mine whereby the front of the vehicle hit on to me. I printed screened the moment of impact during the day as you can see that I am in my lane and the other driver was very near to my lane.

Secondly, you mention to me that the vehicle claimed us \$4500 which was really unreasonable even if we paying or not. Please refer to fig 3 and 4. The damage was just scratches for them. No dented-on body.

Thirdly, if you could re-watch the video closely you will find that this driver wasn't sure on the direction and shifting left and right. Even BWM driver was avoiding the car as the video shown. Please look into this matter and I hope you could bring some justice to this matter.

Thank you and Appreciate your help

Regards, Jin Xian