Vic (LKKAuto)

From: Pat & Aud <audreyyll20@gmail.com>
Sent: Tuesday, 17 July, 2018 1:26 PM

To: Vic (LKKAuto)

Cc: MT_Claim_SG; Admin A; ONG LI LI

Subject: Re: Ref : Claim No: 17/17/17/VP05/020262 - Accident Involving SJQ7484H and

SJV8370U on 6 Dec 2017

Dear Vic,

Thank you for writing to me.

It is not true that safety distance was not maintained.

It is a case of maintaining more than the required safety distance which resulted in the third-party to cut into the safety distance space. This resulted in the narrowing of the safety distance.

Because she cut at such a speed, when the vehicle in front of her jammed the break it resulted in the accident.

Did your investigation factor in the audio recording that we submitted for your reference?

Please advise.

Sent from my iPhone

On 17 Jul 2018, at 5:32 AM, Vic (LKKAuto) < <u>vicalpeh@lkkauto.com</u>> wrote:

Dear All,

We refer to the below email.

Please be informed that we have further reviewed the matter and we are of the view that the liability is not to our favour. The Insured had failed to maintain safety distance between the front vehicle.

We may have to settle the claim at best, without any concrete evidence to prove that the TP cut into our Insured's lane.

We propose to offer to Third Party repairer claimant as below:

TP CLAIMED			REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 3,103.14	\$	1,605.00
Loss of Rental (\$200 x 5 days)	\$ 1,000.00	\$	900.00
GIA Search Fee	\$ 2.00	\$	2.00
TOTAL	\$ 4,105.14	\$ 2	2,507.00

Breakdown of days is as follows:

Our surveyor's recommended days to repair	3 days
Downtime / Weekends / PRI	2 days
TOTAL	5 days

We hope the above clarifies.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

<image001.jpg> Save the Earth Print only when necessary

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From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Friday, 15 December, 2017 2:33 PM

To: audreyyll20@gmail.com; Admin-D (LKKAuto); Vic (LKKAuto)

Cc: MT Claim SG

Subject: FW: Ref: Claim No: 17/17/17/VP05/020262 - Accident Involving SJQ7484H and SJV8370U

on 6 Dec 2017

Dear Audrey

Thank you for your inputs on the accident.

We have appointed LKK Auto Consultants Pte Ltd to handle the third party claim. They will assess the quantum and liability.

Dear Vic

Please review and update us on your findings before any settlement.

Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: AUDREY YAP [mailto:audreyyll20@gmail.com]

Sent: Friday, 15 December, 2017 11:23 AM

To: ONG LI LI

Subject: Ref: Claim No: 17/17/17/VP05/020262 - Accident Involving SJQ7484H and SJV8370U on 6

Dec 2017

Dear Ms Ong Li Li,

Reference to your letter dated 13 December 2017 on the aforesaid claim, here are the evidence of the damages on both cars.

Attached please find a voice recording of the conversation between my husband, Patrick and I with Janice after the accident. Janice had made admission that she jammed her brakes because the car in front of her had done so.

Her cutting into my lane suddenly from my blind-spot w/o signalling seeing the gap between me and the car in front of me narrowed the safety distance significantly. Her sudden jamming of brakes thereafter resulted in this accident because I could not stop my car on time.

That is all that we are submitting for this 3rd party accident claim.

Kindly acknowledge receipt.

Thank you.

Patrick & Audrey Tan

<SJV8370U_damage on right rear bumper view1.jpg>

<SJV8370U_damage on right rear bumper view 2.jpg>

<SJV8370U_no evidence of damage on left rear bumper.jpg>

<SJQ7484H_damage on left front bumper.jpg>

<Accident on 6 Dec 2017.m4a>