

## Asher Sng (LKKAuto)

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**From:** Asher Sng (LKKAuto)  
**Sent:** Friday, 5 January 2018 1:59 PM  
**To:** 'OOI, Ben'  
**Cc:** Admin-D (LKKAuto); Edmund Ng; Mark Mark; account5 leasing  
**Subject:** RE: SJV9961H Accident 14.12.2017 - 3rd party claim against AIG insured SLK6902H  
**Attachments:** OI SKETCH PLAN.pdf; OI SCENE PHOTO.pdf

Without Prejudice

Hi Ben,

We refer to the email below.

We attached here with a copy of our insured's accident statement and scene phot for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client cut into our insured lane and collided into our insured vehicle.

The photo enclosed clearly show that our insured vehicle position within his lane, however your client vehicle in between lane.

We are of the opinion that our insured is not liable for this accident

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Friday, 5 January 2018 12:58 PM

**To:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

**Cc:** Admin-D (LKKAuto) <admin-d@lkkauto.com>; Edmund Ng <edmund@allswellmotor.com.sg>; Mark Mark <mark@allswellmotor.com.sg>; eddie.loke@income.com.sg; NTUC-Clarence Anthony <clarence.anthony@income.com.sg>; MTSurvey <MTSurvey@income.com.sg>; account5 leasing <account5@allswellmotor.com.sg>

**Subject:** SJV9961H Accident 14.12.2017 - 3rd party claim against AIG insured SLK6902H

Dear Asher,

**(without prejudice)**

As spoken about the mentioned vehicle accident with telephone conversation on the 04.01.2018. Please clarify that NTUC Income (our insured vehicle) has agreed that the liability and quantum is on your client's favor? If it is yes, we will dispute the case and a formal letter will be issued to NTUC Income accordingly.

According to our hirer's passenger (statement attached) that your client's vehicle did cut in from another lane not in the straight lane as your client stated in his SAS report. Your client's SAS report's picture was taken after the accident and his vehicle looked as though he was in his straight lane. Unless you have evidence or proof to show that your client's vehicle was in the straight lane before both vehicles came in contact then we will accept responsibility and our excess is applicable via NTUC.

We treat every individual accident reporting with care, responsibility and diligently because we only report and repair our own fleet of vehicles so any false reporting is a contravene to GIARC rules and regulations. **Our SAS report shows that both vehicles did cut in accordingly so we presume is a 50/50 case.** To date, our damage vehicle has not been survey because the vehicle can be driven but survey arrangement will be made after this clarification literally.

Attachment ( Witness and SAS report ) - Our hirer's passenger statement who is not whatsoever related to our hirer and came to help whatever possible in regards to this accident case shows that he cares. You may check with him personally if needed.

Thank you and a kind revert is sought after.

cc: NTUC Income - please take note of this accident case carefully.

Truly

OOI, Ben

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