

## Vic (LKKAuto)

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**From:** Vic (LKKAuto)  
**Sent:** Monday, 20 January, 2020 10:32 AM  
**To:** Sonal  
**Cc:** sampypandit@yahoo.com; Admin A; Vic (LKKAuto); Naz (LKKAuto)  
**Subject:** RE: ACCIDENT INVOLVING SJX 3357G ON 07.01.2018 / SHB 9981D - LKK REF CC3/AIG18000691/Kha3

Without Prejudice

Dear Madam,

We refer further to the below email.

Please be informed that our Investigator had completed the investigation and have the following information:

1. Our investigator after analysing the material evidence available, is in the opinion that there was likely to be contact between the front portion of your vehicle and the rear portion of the taxi at the material time.
2. The damages sustained to the lower rear bumper of the taxi was likely caused by the front number plate frame of your vehicle. This was supported by the following:
  - a. The shape of the vertical indentations on the taxi's lower rear bumper had corresponded to the shape of the top portion of your vehicle's front number plate frame.
  - b. The height above ground level of the vertical indentations was of the corresponding height above ground of the top corners of your vehicle's front number plate frame.
3. Upon contact, the front number plate frame of your vehicle had compressed against the lower rear bumper of the taxi, creating a permanent vertical indentations on the lower rear bumper as well as the dislodgement of your vehicle's front number plate.

Kindly be informed that we had forwarded our full copy of our report to our principal.

As such, we were instructed to settle the Third Party claim at best against your policy.

Kindly note that this may affect the NCD (if applicable).

Thank you.



*«Wishing you a Happy and Prosperous Lunar New Year»*

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

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**From:** Sonal [mailto:[sonsampan@yahoo.com](mailto:sonsampan@yahoo.com)]

**Sent:** Tuesday, 24 July, 2018 10:34 AM

**To:** Joy Irene (LKKAuto)

**Cc:** sampypandit@yahoo.com; Admin A; CS A Team

**Subject:** Re: ACCIDENT INVOLVING SJX 3357G ON 07.01.2018 / SHB 9981D

Dear Joy,

Can the investigator come by at 6pm today at following address:

Block 123, Bukit Merah Lane 1, Alexandra Village (public car park) Singapore 150123

I am reachable on 98380537, please ask them to call me once they reach carpark of blk 123.

Sent from my iPhone

On 3 Jul 2018, at 3:22 PM, Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)> wrote:

Dear Madam,

We apologize, our investigator is not available for the scheduled timing.

Our investigator is available from tomorrow onwards (Monday-Friday) between 12noon – 6:00 pm.

Please let us know of the date and time for meeting for scheduling.

You may also visit our office (Monday-Friday) between 9am – 6:00 pm

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108

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

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**From:** Sonal [<mailto:sonsampan@yahoo.com>]  
**Sent:** Tuesday, 3 July 2018 3:14 PM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** [sampypandit@yahoo.com](mailto:sampypandit@yahoo.com); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SJX 3357G ON 07.01.2018 / SHB 9981D

Dear Irene,

Kindly update on the proposed schedule for inspection today. I don't seem to have received any update on inspection request from L K Auto, after my last email.

Best regards,  
Sonal

Sent from my iPhone

On 13 Jun 2018, at 10:22 AM, Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)> wrote:

Dear Madam,

Thank you for your response.

We will leave your issues to our technical expert and investigator for handling.

Meanwhile, we will check with our investigator the mentioned timing if schedules would meet. A confirmation of the schedule will be e-mailed to you afterwards.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Sonal [<mailto:sonsampan@yahoo.com>]  
**Sent:** Wednesday, 13 June 2018 10:05 AM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** [sampypandit@yahoo.com](mailto:sampypandit@yahoo.com); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SJX 3357G ON 07.01.2018 / SHB 9981D

Dear Joy Irene,

Thank you for providing an update.

However, I must say that the pictures provided in your email of the taxi, clearly shows irrelevant spots and doesn't seem to be related to any so called "claimed damages" from this case. And most importantly these images were Not taken on the incident spot!

I would still request you to respect and recheck the proofs-pictures and videos provided by me which were taken on the incident spot and clearly shows and hence proves that there was no contact between 2 vehicles.

Once again, I would like to check from the other person who is claiming the damages, that if he thought these damages were caused by our car, why did the drive run away and did not wait to exchange contact information which is a normal protocol as per traffic rules in Singapore Law? Why did he not proceed to do the police complaint right on the spot? Why did he not call the police? Why did he run away without following the recommended LTA protocol which is mandatory and should be followed by all drivers? My evidences provided clearly shows that there was no physical contact between the 2 cars.

Inspite of providing all the evidences, if it is still necessary to check the car, You May proceed to so. I am away from 14th June to 26th June. Convenient time will be on 3 July at 8pm.

Best regards,  
Sonal

Sent from my iPhone

On 12 Jun 2018, at 3:47 PM, Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)> wrote:

Our ref: CC3/AIG18000691/Kja3

**MAXSOFT PTE LTD**  
Policy Holder

Dear Madam,

We would like to update you on this matter.

Attached is our surveyor's inspection photos of the third-party claimant's vehicle. Our surveyor confirmed there were damages observed to the taxi's rear.

For technical investigation, we would like to perform a height measurement on your vehicle. Please let us know your convenient date, time and location to schedule a meet up with our investigator.

Kindly advise.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Sonal [<mailto:sonsampan@yahoo.com>]  
**Sent:** Thursday, 26 April 2018 9:50 PM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** [sampypandit@yahoo.com](mailto:sampypandit@yahoo.com); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SJX 3357G ON 07.01.2018 / SHB 9981D

Dear Joy Irene,  
Thank you for sending the update. Please see my replies below:

- 1) any damage observed to your vehicle's front portion;

There was no damage observed on my vehicle's front portion since there was absolutely no physical contact/ or any sort of collision between my car and the taxi as seen clearly in all photo and video proofs.

- 2) any repair done to your vehicle

There was No Repair done since there was absolutely no contact between my car and taxi.

Please refer to all the image and video proofs submitted regarding this case.

Best regards,  
Sonal

Sent from my iPhone

On 26 Apr 2018, at 1:58 PM, Joy Irene (LKKAuto)  
<[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)> wrote:

Dear Madam,

Thank you for your response.

We will be reviewing this claim and will seek the expert opinion of our investigator and surveyor.

We also have sent a request for third-party claimant to produce their taxi's video if available.

We will give you an update on this.

Meanwhile, we would like to know if the following:

- 1) any damage observed to your vehicle's front portion;
- 2) any repair done to your vehicle.

Kindly let us know.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email:  
[joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** sonal raut [<mailto:sonsampan@yahoo.com>]  
**Sent:** Wednesday, 25 April 2018 9:44 PM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** [sampypandit@yahoo.com](mailto:sampypandit@yahoo.com); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SJX 3357G ON 07.01.2018 / SHB 9981D

Dear Irene,

Please see attached copy of Accident Report (kindly refer to all 7 attachments) as requested.

Also, kindly see attached video which I was unable to upload during filling online Accident report form. This attached video and the images on report clearly shows the gap between the two cars and shows that there was absolutely No physical contact between 2 cars. I would also like reiterate that inspite of me insisting on police complaint, the taxi driver showed no interest in approaching police for an accident report and drove off in frustration and anger from Buyong road the onto orchard road near Istana Park.

Best regards,  
Sonal

<INSPECTION PHOTOS.pdf>