


Re: OUR REF : CC4/ASM18002490/Smb3 YOUR REF : SJA 9852A  
ACCIDENT INVOLVING SJA 9852A AND SHB5816A ALONG CROSS  
JUNCTION AT EU TONG SEN ST & MERCHANT ROAD ON 05.02.2018

SC sth Chia <sthchia@gmail.com>  
Mon 28/5/2018 7:15 PM  
To: Bevan Lim (LKK Auto) 

  Reply all | 

Inbox

You forwarded this message on 10/9/2018 2:06 PM

Dear Bevan,

I'll be there around 2.15-2.30pm on Friday.

Regards  
Samantha

On Mon, 28 May 2018 at 3:10 PM, Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)> wrote:

Dear Sir/Madam,

We refer to your email below.

You may come to our office on Friday after 2pm at the following address below.

Blk 51, Paya Ubi Industrial Park, [Ubi Avenue 1, #02-25 Singapore\(408933\)](#)

Kindly confirm.

Thank you.

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [BevanLim@lkkauto.com](mailto:BevanLim@lkkauto.com) | fax: 6741-4108

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

**From:** sth Chia [mailto:[sthchia@gmail.com](mailto:sthchia@gmail.com)]

**Sent:** Sunday, 27 May 2018 1:35 PM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Subject:** Re: OUR REF : CC4/ASM18002490/Smb3 YOUR REF : SJA 9852A ACCIDENT INVOLVING SJA 9852A AND SHB5816A ALONG CROSS JUNCTION AT EU TONG SEN ST & MERCHANT ROAD ON 05.02.2018

Dear Bevan,

I would like to view the video footage. I am available to do so tomorrow (Monday 28/5/2018) any time and Friday (1/6/2018) after 2pm. Please confirm the time and date within those available timeframes, and the venue.

Regards

Samantha

On Thu, 24 May 2018 at 1:32 PM, sth Chia <[sthchia@gmail.com](mailto:sthchia@gmail.com)> wrote:

Dear Bevan,

Please explain what your email means in the context of me as the insured (not in the context of you, the insurer).



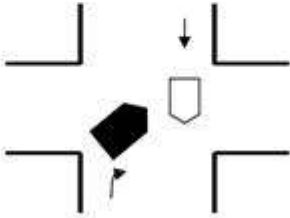
Regards

Samantha

Dear Sir/Madam,

We further to your email below.

We have received the CCTV footage from Third party involved. Based on the footage green light was in third party favour and Third party was going straight. As a turning vehicle, we need to exercise great caution before moving off. This case might not be in our favour and we will need to settle Third party claims. If you would like to view the video footage, you may arrange an appointment with us to view the video footage.

	SCENARIO	DESCRIPTION	 X	 Y
	<b>X-JUNCTION (Controlled)</b>			
5.		Vehicle X – Turning Right Vehicle Y – Moving Straight  <b>Reason:</b> Onus is on the turning vehicle	100%	0%

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [BevanLim@lkkauto.com](mailto:BevanLim@lkkauto.com) | fax: 6741-4108

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

**From:** sth Chia [mailto:[sthchia@gmail.com](mailto:sthchia@gmail.com)]

**Sent:** Tuesday, 15 May 2018 8:16 PM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** Re: OUR REF : CC4/ASM18002490/Smb3 YOUR REF : SJA 9852A ACCIDENT INVOLVING SJA 9852A AND SHB5816A ALONG CROSS JUNCTION AT EU TONG SEN ST & MERCHANT ROAD ON 05.02.2018

Dear Bevan,

Yes the light was green on my end. I cannot recall if there was a green arrow or not, but i made sure the traffic was clear before I slowly made the turn.

Regards

Samantha

On Tue, 15 May 2018 at 10:56 AM, Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)> wrote:

Dear Sir/Madam,

we refer to your email below.

We would like to check and confirm if the traffic light on your side was green arrow light when you made the turn.

We understand there is a passenger in your vehicle at the point of accident, but she will not be able to be consider an independent witness.

Meanwhile, we are currently requesting evidence from Third party before we conclude on this matter.

We will update you on this matter.

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [BevanLim@lkkauto.com](mailto:BevanLim@lkkauto.com), fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

**From:** sth Chia [mailto:[sthchia@gmail.com](mailto:sthchia@gmail.com)]

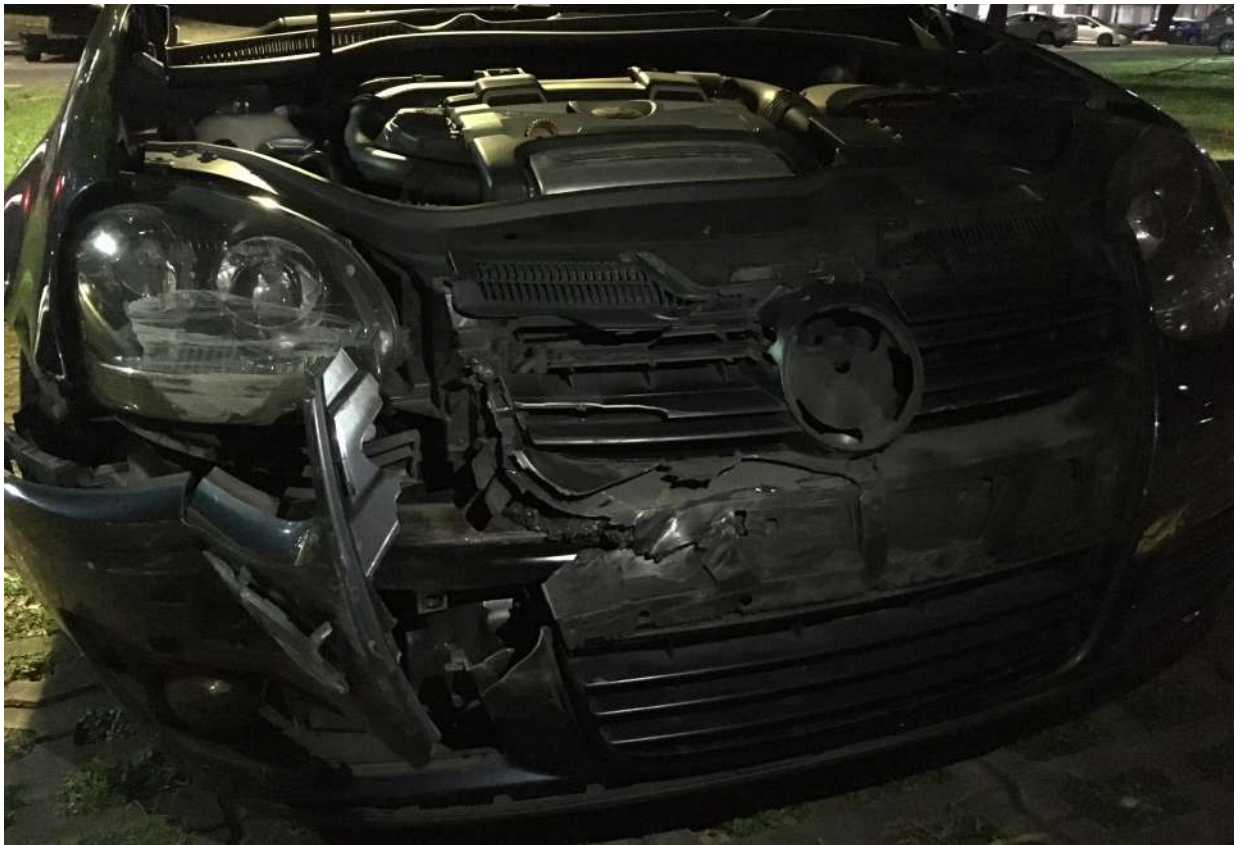
**Sent:** Sunday, 13 May 2018 1:20 PM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Subject:** Re: OUR REF : CC4/ASM18002490/Smb3 YOUR REF : SJA 9852A ACCIDENT INVOLVING SJA 9852A AND SHB5816A ALONG CROSS JUNCTION AT EU TONG SEN ST & MERCHANT ROAD ON 05.02.2018

Dear Bevan,

As I reported in my insurance report to AXA, the road was clear when I was slowly turning right, when, all of a sudden this taxi came straight. I jammed on my brakes to stop and the taxi sped through but I ended up hitting



its back passenger door. I didn't make a police report as there were no injuries suffered. I have no video camera in my car. I did take photos - they are attached to this email.

The taxi was clearly speeding. The road was clear when I made the turn. I had a passenger in my car. Her name is Zhu Meishan. She was not hurt. I don't know if she can recall anything but let me know if you would like to speak with her.

Regards

Samantha

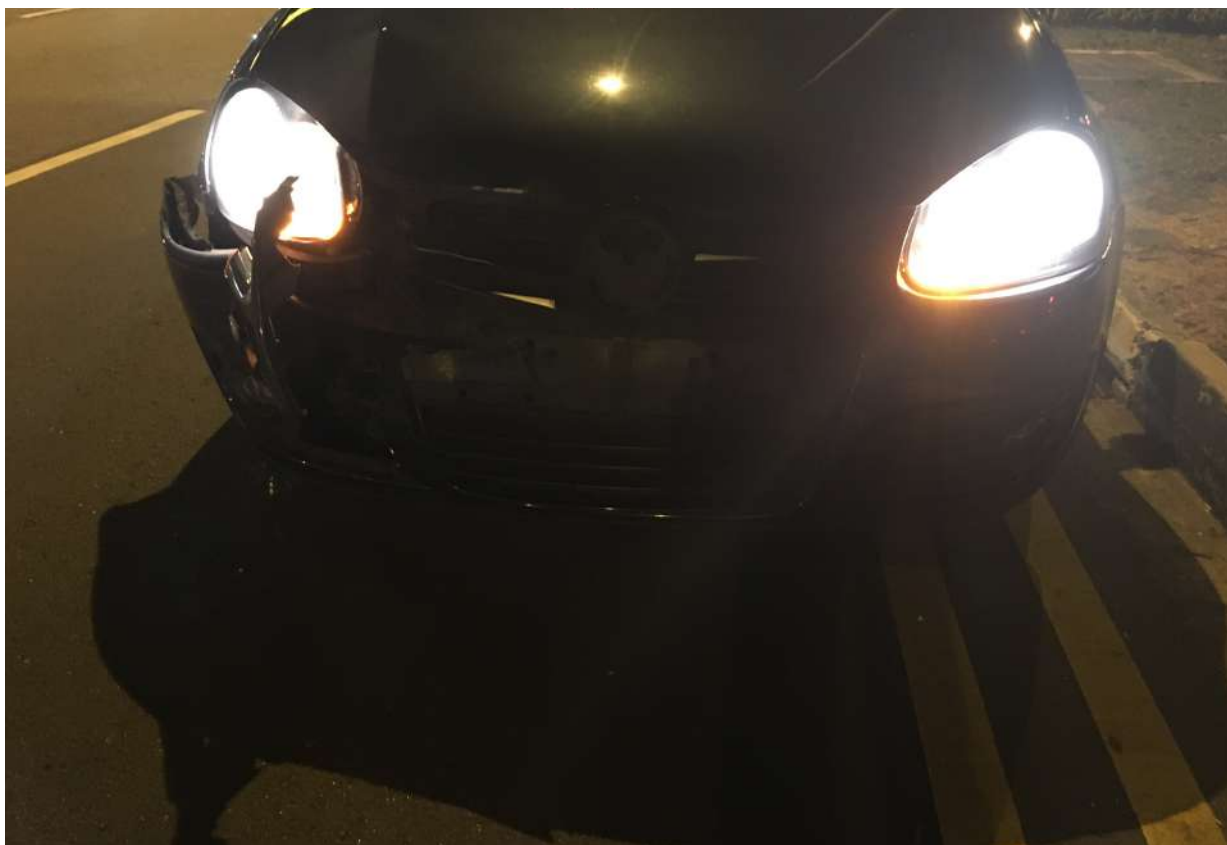








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On Fri, 11 May 2018 at 12:49 PM, Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)> wrote:



Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

11 MAY 2018

**CHIA TI HUI SAMANTHA**

**257 ARCADIA ROAD**

**#05-02**

**SINGAPORE 289851**

Dear Sir/Madam,

**OUR REF : CC4/ASM18002490/Smb3**

**YOUR REF : SJA 9852A**

**ACCIDENT INVOLVING SJA 9852A AND SHB5816A ALONG CROSS JUNCTION AT  
EU TONG SEN ST & MERCHANT ROAD ON 05.02.2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from **M/s SMRT AUTOMOTIVE SERVICES PTE LTD**, acting on behalf of the owner of **SHB5816A** against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle was making a turn had collided onto the Third Party vehicle **SHB5816A**. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to [bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com) within 7 days from the date of this letter **if not provided at AXA's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at [bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Bevan Lim | Case Handler

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