

**Vivian Lau (LKKAuto)**

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**From:** claims claims <claims@tohahswee.com.sg>  
**Sent:** Tuesday, 20 February, 2018 2:21 PM  
**To:** Hsiao Tong (LKKAuto); Joy Irene (LKKAuto); Admin A; Admin-D (LKKAuto); Vivian Lau (LKKAuto)  
**Cc:** ngenca@hotmail.com  
**Subject:** Fwd: ACCIDENT INVOLVING SJS2164D & SLH9793B ON 08/02/2018 \*\*\* LKK REF - CC4/LCR18002774/ws3

Dear Sir,

We hereby forward our client's email for your reference.

Thanks & Best Rgds,  
Sally / Hwee Kem  
Toh Ah Swee Spray Painting Co.  
Tel: 63660286  
Fax: 63685943

----- Forwarded message -----

**From:** enca <[ngenca@hotmail.com](mailto:ngenca@hotmail.com)>  
**Date:** Tue, Feb 20, 2018 at 12:07 AM  
**Subject:** Re: ACCIDENT INVOLVING SJS2164D & SLH9793B ON 08/02/2018 \*\*\* LKK REF - CC4/LCR18002774/ws3  
**To:** claims claims <[claims@tohahswee.com.sg](mailto:claims@tohahswee.com.sg)>

Dear Sally,

Thanks so much for your kind assistance to help me to clarify the actual incident.

Point 1 need minor clarification only.

Yes, after the accident, the other party admitted her responsibility of causing the accident and offer to settle privately or asking her workshop to repair my car for me which I turned down the offer immediately, because firstly, I didn't know the exact costs, secondly I don't trust the workshop that I am not familiar with. this was witnessed by my wife and helper whom was in the car when the accident happened and aware fully the discussion of the offer how to settle my car's damage by the other driver.

Point 2 also need some clarification,

The traffic light was not in our favor, not only her alone, the difference is the extreme left lane of Lim Teck Kim road ,(cars can left turn into Tg Pagar Rd only) and the centre lane ( where her vehicle was can left turn to Tg Pagar Rd, or go straight past the traffic light to Anson Road. ) Both extreme left and centre lane was jammed up due to traffic light. Location of her car was in the centre of the centre lane. The extreme right lane, where my vehicle was traveling, is a straight lane leading towards Anson Road and it was totally clear that day without any cars. if without the accident my vehicle will be the first one to stop at the traffic light along Tg Pagar Rd. While my vehicle was moving straight towards the traffic light junction. The other car just suddenly cut into my lane from the centre lane without any signal that resulted in the accident,

from the damage of my car clearly indicated that the front part of my car already passed her vehicle without damage and her vehicle's right front part made contact and hit my car at the edge of my front left car rim and door and as my vehicle was continue traveling in a straight line which resulted in a long scratch mark from my vehicle's front left door all the way across my vehicle's left rear door to part of my vehicle's left rear portion.

That is why the other party's claim that I had side swipe into her vehicle was totally untrue. My destination was to go to Anson Rd, not Tg Pagar Rd, so why should I change lane, not to mention the centre lane was already all jammed up and she claimed she was stationary.

Thank you again.  
Hope this will clarify the true and accurate account of how the accident happened.

A Very Happy New Year!

Warmest Regards,

Ng Yuen Fong

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**From:** claims claims <[claims@tohahswee.com.sg](mailto:claims@tohahswee.com.sg)>  
**Sent:** 19 February 2018 21:56  
**To:** Vivian Lau  
**Cc:** [ngenca@hotmail.com](mailto:ngenca@hotmail.com); Hsiao Tong (LKKAUTO); Joy Irene (LKKAUTO); Admin A; Admin-D (LKKAUTO)  
**Subject:** Re: ACCIDENT INVOLVING SJS2164D & SLH9793B ON 08/02/2018 \*\*\* LKK REF - CC4/LCR18002774/ws3

Dear Vivian,

ACCIDENT INVOLVING SJS2164D & SLH9793B ON 08/02/2018

We refer to the above matter.

We understand that there are conflicting accounts. I wish to further substantiate my client's account on his behalf.

Contrary to what your insured has reported, my client maintains the accuracy of his account.

In support of his account:

1. We wish to highlight that at the point of accident, on the spot, your insured had stepped out to admit her error and apologise for causing the collision and damage. Your insured had then asked for my client's workshop to assess damage and provide a quotation accordingly. This was verbalized in the presence of my client's wife and domestic helper. Following which, we had assessed damage that evening (08/02/2018, approximately 8pm), and your insured was immediately informed of the quotation by my client, in the presence of our workshop staff. Our workshop's staff had also spoken to your insured on the phone that evening to further clarify about the quoted cost.

This point aims to highlight that your insured had admitted guilt to the accident, and would also not have requested for our workshop's quotation if she is not guilty of the damage to my client's vehicle.

2. Referring to your insured's statement, while it is accurate that the traffic light was not in her favour, the traffic light was in our client's favour, permitting vehicles on that lane to turn right. At the point of accident, our client's vehicle was moving forward to turn right.

With that in mind, we wish to highlight a few things:

(I) Firstly, your insured is not the first vehicle of the lane at the traffic light junction, i.e. there is another vehicle just in front of her.

(II) Secondly, the damage on my client's vehicle is a long scratch, from the left front fender all the way till the left rear fender.

Should your insured's statement be accurate, i.e. should my client have switched to your insured's lane and 'swiped (her) front right portion', my client would have also collided into the rear bumper of the vehicle in front of your insured. Otherwise, my client's vehicle could not possibly have sustained such a long scratch. The nature and extent of damage of my client's vehicle supports my client's statement -- the long scratch could only be caused as my client was traveling forward to turn right when your insured collided into his left portion.

While the strength of our supporting evidence in point 1 may be arguable, in view of lack of physical evidence and non-familial primary witnesses, we want to highlight that your insured's account of the accident is not congruent with the observed damage of my client's vehicle.

Please look into this matter and revert us soon.

Thanks & Best Rgds,  
Sally / Hwee Kem  
Toh Ah Swee Spray Painting Co.  
Tel: 63660286  
Fax: 63685943

On Wed, Feb 14, 2018 at 12:07 PM, Vivian Lau (LKKAUTO) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)> wrote:

WITHOUT PREJUDICE

Your Ref: SJS 2164D

Our Ref: CC4/LCR18002774/ws3

Dear Sir/Madam,

**ACCIDENT INVOLVING SJS2164D & SLH9793B ON 08/02/2018**

We refer to the above matter

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence to substantiate either's parties version. Enclosed herewith a copy of our insured's accident report for your perusal.

Our insured reported that he was travelling straight, suddenly your client vehicle swerved out and collided.

Meanwhile, kindly forward to us with any evidence (if any) to support your claim

Kindly take note that the case handler in-charge is Vivian and she can be contacted at her DID 6841 8625.

Kindly assist to arrange for TP survey.

*Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.*

*In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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**From:** Shirley Hiew (LKK Auto)  
**Sent:** Monday, 12 February, 2018 4:03 PM  
**To:** [claims@tohahswee.com.sg](mailto:claims@tohahswee.com.sg); assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Subject:** ACCIDENT INVOLVING SJS2164D & SLH9793B ON 08/02/2018 \*\*\* LKK REF - CC4/LCR18002774/ws3

Dear Sally / Hwee Kem,

We refer to the above matter.

Please be informed that we are currently pending for our insured's GIA report.

Kindly note that for liability, claim negotiation and settlement, please contact Vivian at 6841 8625.

Our respective case handler will look into the matter and revert to you in due course.

Dear Assignment Team,

I

Kindly assist to arrange for TP survey.

*To check availability of the case handler , you may contact the undersigned.*

Thank you.

Best Regards,

Shirley Hiew | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com) | fax: 6741-4108

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

Dear Catherine,

Please kindly arrange for TP survey on Monday 12/2/2018.

Thanks & Best Rgds,

Sally / Hwee Kem

Toh Ah Swee Spray Painting Co.

Tel: 63660286

Fax: 63685943

----- Forwarded message -----

From: **AIG SGP, Claims-Survey** <[AIGSGP\\_ClaimsSurvey@aig.com](mailto:AIGSGP_ClaimsSurvey@aig.com)>

Date: Fri, Feb 9, 2018 at 4:18 PM

Subject: RE: ACCIDENT INVOLVING SJS2164D & SLH9793B ON 08/02/2018

To: claims claims <[claims@tohahswee.com.sg](mailto:claims@tohahswee.com.sg)>

Without Prejudice

Hi Sally/Hwee Kem,

We'll appoint LKK to survey the vehicle.

Thanks.

AIG Claims Department

**From:** claims claims [<mailto:claims@tohahswee.com.sg>]  
**Sent:** Friday, February 09, 2018 4:03 PM  
**To:** AIG SGP, Claims-Survey  
**Subject:** ACCIDENT INVOLVING SJS2164D & SLH9793B ON 08/02/2018

Dear Sir,

We refer to the above matter.

Attached herewith our Estimated Repair Bill and our client's SAS report for your kind attention.

Please kindly arrange for PRI.

Thanks & Best Rgds,

Sally / Hwee Kem

Toh Ah Swee Spray Painting Co.

Tel: 63660286

Fax: 63685943

**IMPORTANT NOTICE:**

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