

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 3 September 2018 4:10 PM
To: 'jansenphee@me.com'
Subject: RE: ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018

Hi Mr Jansen,

We refer to your below email.

After viewing third party's video footage repeatedly, we do not think there is any concrete ground for you to contest this claim on the following grounds: -

- You came out from a small car park driveway which is considered as a minor or side road, you should stop your vehicle behind the stop line, ensure the safety and exercise care before proceeding. However you had failed to do so before entering into main road.
- The alleged white car is parked within the car park vicinity and not along the main road, the question of blocking view does not exist. Should you inched out from stop line slowly, we think the collision can be avoidable.

Having reviewed the matter, our view is that we do not have a good defense towards the claim submitted by the owner of GBD 8420Z. As such, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Notwithstanding the above, if you feel strongly against our settlement offer to the third party, kindly reply us by **13/09/2018**. We will seek further instruction from AXA on this matter.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Jansen Phee <jansenphee@me.com>
Sent: Saturday, 25 August 2018 12:00 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018

Hi,

How do I contest this claim from them?

You can see from the video that i could not stop behind the white line because a white car (land rover?) was blocking my view and I had to move further out to see oncoming traffic. what else should i be doing? You could also

see from the video that I was looking out for oncoming traffic and stopped when i only had the change but the said lorry was coming at a pretty fast speed and I could only stop once I saw the lorry.

The documents you requested for should have been submitted to the workshop that I sent my car for repair. Axa should also have the documents you request. Can you get it from them?

Pls advise.

Cheers,
Jansen

On 24 Aug 2018, at 10:41 AM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

24 AUG 2018

Mr Jansen Phee Jin-Loong

Dear Sir/ Mdm

OUR REF : CC4/ASM18003758/T1pb3

YOUR REF : SKJ 2688U

ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018

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 SHU FATT AUTO WORKS acting on behalf of the owner of GBD 8420Z against your motor insurance policy.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of GBD 8420Z. Kindly refer to the attached video footage from third party for your easy reference. Your vehicle failed to stop at the stop line and collided with third party who has the right of way. Under Motor Accident Guide, vehicle from minor road should exercise greater caution. Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

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 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter if not provided at our 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.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

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

Yours sincerely

Chew Hsiao Tong
Case Handler
DID: 6742 3197
FAX: 6741 4108
EMAIL: chewht@lkkauto.com

<GBD 8420Z vs SKJ 2688U - TP Video_Front.mp4>