

## Zaini (LKK Auto)

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**From:** Zaini (LKK Auto)  
**Sent:** Friday, 23 March 2018 12:33 PM  
**To:** 'suhaimi@firstautoworks.com.sg'  
**Cc:** Hsiao Tong (LKKAuto); Admin A; 'ronnie.tan@firstautoworks.com.sg'  
**Subject:** RE: SDG95S against your insured SJH1912B DOA:09/02/018  
**Attachments:** SDG95S (FRONT).mp4; SDG95S (REAR).mp4

### WITHOUT PREJUDICE

Our Ref: CC6/CTI18004076/Aks3  
Your Ref: SDG95S

Dear Suhaimi,

### ACCIDENT INVOLVING SJH 1912B / SDG 95S / OTHERS ON 09.02.2018

We refer to the above matter.

Please be informed that our principal had further reviewed the matter and based on the available information and evidence at hand, our principal is in the view that our Insured is not liable of the accident.

Based on the enclosed copy of your client's CCTV footage, our principal is in view that our insured is not liable to losses incurred by your client's vehicle (refer BOLA scenario 15(a) and 28(d)).

Under such circumstances, we have our principal's instruction to reject your client's claim.

As such, we will close the matter at our end.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com) | fax: 6741-4108

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

**From:** Suhaimi [<mailto:suhaimi@firstautoworks.com.sg>]  
**Sent:** Friday, 23 March 2018 11:04 AM  
**To:** Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SDG95S against your insured SJH1912B DOA:09/02/018

Noted on this matter Zaini.

Thanks & Regards

Suhaimi Ong  
Service Executive  
1st Autoworks Pte Ltd  
23 Kaki Bukit Ave 4,  
#04-01 (South Wing)  
S'pore 415933  
Tel : 6844 1985  
Fax : 6844 5185

## Zaini (LKK Auto)

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**From:** Adeline Chng <adeline.chng@sg.cntaiping.com>  
**Sent:** Friday, 23 March 2018 12:10 PM  
**To:** Zaini (LKK Auto)  
**Cc:** Hsiao Tong (LKKAuto); Admin A; Alfred Toh; Angie Foo; Sharon Han  
**Subject:** RE: OUR REF: SNM18D00835C02/2/LKKDS & YR SDG95S (TP : LKK REF - CC6/CTI18004076/Aks3) on 09/02/2018

WITHOUT PREJUDICE

Dear Zaini

Please proceed to reject the claim (refer BOLA scenario 15(a) and 28(d)).

Our insured is not liable to losses incurred by SDG95S.

Thank you.

Regards,

Adeline Chng

*Executive*  
Claims Department (Motor Division)  
China Taiping Insurance (Singapore) Pte. Ltd.  
3 Anson Road  
#16-00 Springleaf Tower  
Singapore 079909  
Co. Reg. No. 200208384E  
DID: 63896155  
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Email: [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)  
Website: [www.sg.cntaiping.com](http://www.sg.cntaiping.com)

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Please consider the environment before printing this email

**From:** Zaini (LKK Auto) [mailto:Zaini@lkkauto.com]  
**Sent:** Friday, 23 March, 2018 11:10 AM  
**To:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Sharon Han <sharon.han@sg.cntaiping.com>  
**Cc:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Adeline Chng <adeline.chng@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Angie Foo <angie.foo@sg.cntaiping.com>  
**Subject:** RE: OUR REF: SNM18D00835C02/2/LKKDS & YR SDG95S (TP : LKK REF - CC6/CTI18004076/Aks3) on 09/02/2018

WITHOUT PREJUDICE

Dear Sharon,

We refer to our email dated 13.03.2018.

Kindly let us have your approval/ instruction as third party (1st Autoworks Pte Ltd) is chasing for liability clearance.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DiD: 6841-2132 | email: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com) | fax: 6741-4108

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

**From:** Zaini (LKK Auto)

**Sent:** Tuesday, 13 March 2018 4:14 PM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Sharon Han <[sharon.han@sg.cntaiping.com](mailto:sharon.han@sg.cntaiping.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>; 'alfred.toh@sg.cntaiping.com' <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>; 'Angie Foo' <[angie.foo@sg.cntaiping.com](mailto:angie.foo@sg.cntaiping.com)>

**Subject:** RE: OUR REF: SNM18D00835C02/2/LKKDS & YR SDG95S (TP : LKK REF - CC6/CTI18004076/Aks3) on 09/02/2018

**WITHOUT PREJUDICE**

Your Ref: SNM18D00835C02/2

Our Ref: CC6/CTI18004076/Aks3

Dear Sharon,

**ACCIDENT INVOLVING VEHICLES SJH 1912B / SDG 95S / OTHERS ON 09/02/2018**

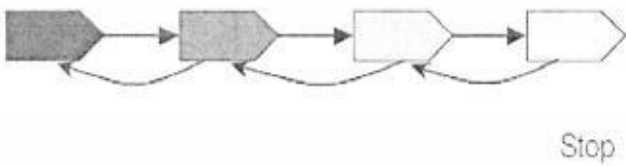
We refer to the above matter.

TP reported that he was travelling on 2<sup>nd</sup> lane when OI vehicle cut into his lane and collided onto TP vehicle. Enclosed copy of TP CCTV footage for your further review.

OI reported that he was unable to stop in time and steered left immediately, resulting in a collision with TP vehicle. OI further stated that TP vehicle was driving from the left lane and the collision caused damages to his right main headlight, front right bumper and left side mirror. No CCTV footage provided by OI till date.

We had spoken to the OID where he confirmed that at the material time, he was travelling within his lane at the said location as reported when he suddenly change lane to avoid collision with the front vehicle. OID further mentioned that he was not fully aware if TP vehicle was travelling from the 2<sup>nd</sup> lane or 1<sup>st</sup> lane prior to the collision. However, OID informed that TP vehicle was positioned on his left immediately after the collision took place.

In view of the available evidences on hand, we opined that the above accident best fit the below BOLA SCENARIO as follows;

	SCENARIO	DESCRIPTION
28.		<p>Driver of the vehicle behind 100% liable for losses incurred by vehicle immediately in front of him.</p> <p><b>Reason:</b> To avoid costly collision damages</p>

For your further instructions.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DtD: 6841-2132 | email: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com) | fax: 6741-4108

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

**From:** Angie Foo [<mailto:angie.foo@sg.cntaiping.com>]

**Sent:** Thursday, 8 March 2018 4:01 PM

**To:** Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>; Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>;

Sharon Han <[sharon.han@sg.cntaiping.com](mailto:sharon.han@sg.cntaiping.com)>; Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Subject:** OUR REF: SNM18D00835C02/2/LKKDS & YR SDG955 (TP : LKK REF - CC6/CTI18004076/Aks3) on 09/02/2018

Dear Shirley,

We refer to your email of 5<sup>th</sup> March 2018.

We attached our Insured's SAS Report and SKB9907J Third party report for your necessary action.

Please be advised that we are unable to issue LKK assignment letter to due motor-trade policy for this vehicle SJH1912B.

Kindly take note, the claim handler on this case is Sharon Han 63896193.

Thank you.

Regards,

Angie Foo

Executive

Motor Division

Claims Department

China Taiping Insurance (Singapore) Pte Ltd

3 Anson Road #16-00

Springleaf Tower

Singapore 079909

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