

Asher Sng (LKKAuto)

From: SS LOY <ssloy@monitronics.com.sg>
Sent: Tuesday, 27 March 2018 8:47 AM
To: Asher Sng (LKKAuto)
Subject: ACCIDENT INVOLVING SFX 973U AND SHA 3735T ON 05/03/2018
Attachments: Annex - ACCIDENT INVOLVING SFX 973U AND SHA 3735T.docx

Your Ref: CC3/AIG18004400/K1es3

27 MAR 2018

LKK AUTO CONSULTANTS PTE LTD

Dear Asher Sng,

ACCIDENT INVOLVING SFX 973U AND SHA 3735T ON 05/03/2018

With reference to the above accident within Comfort Delgro Engineering Pte Ltd situated at 205 Braddell Road, I would like to highlight on certain points of the accident.

On 5 March 2018, I was involved in a head to rear accident at the traffic light junction of Ang Mo Kio Avenue 5 and Avenue 6. A lorry driver in his negligence made impact from behind my vehicle. As such, due to the damage through the impact, I referred to the AIG policy and proceed to the nearest AIG authorized claim and workshop, Sparks Car Care (subsidiary of Comfort Delgro Group) at 205 Braddell Road, to file an accident report.

Approximately 4:30pm, I arrived at Sparks Car Care to file for the accident report. After which, I intended to exit from the front of the office at around 4:45pm. As I was reversing my vehicle to make my way out of the compound, with the knowledge of oncoming vehicles, I stopped my vehicle momentarily as a precaution to check for blind spots before proceeding further. Little did I know, Vehicle SHA3735T made a left turn from the side of Sparks Car Care and crashed into my vehicle from the left hand side of my vehicle rear (Annex 1). The impact resulted in damage of my vehicle body (Annex 2), and activated the two left side air bags (Annex 3). Please refer to Annex 4 for an illustration of the accident.

This accident could have been prevented if Vehicle SHA3735T had adhered to the speed limit within the compound, 10km/h (Annex 5). Vehicle SHA3735T had a full view of my vehicle before the impact and could have avoided by steering clear from my vehicle or coming to a complete stop before impact (Annex 6). Additionally, weather was clear and road surface was dry, thus road condition is not a contributing factor to the inability to stop in time.

For the past 40 years, I have been a careful driver and have never been involved in any accident which requires claims to be processed. I have also been commended by the Traffic Police Department for good and safe driving for many years, with the most recent in 2017. The occurrence of this accident is largely due to the negligence of Vehicle SHA3735T for not driving carefully and being mindful of surrounding vehicles. As such,

with my good and safe driving records and the negligence of the other party, I firmly believe that I am not at fault for this accident and a claim should be made against Vehicle SHA3735T for the total cost of accident.

Yours faithfully,
Loy Sai Suan
98170318

c.c. AIG Asia Pacific Insurance Pte Ltd (Motor Claims Department)