

Hsiao Tong (LKKAuto)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Tuesday, 7 August 2018 10:49 AM
To: Hsiao Tong (LKKAuto)
Subject: [GIA DRM] SHD 3223M / SDG 6622G DOA 22.03.2018

Importance: High

Without Prejudice

Dear Hsiao Tong

Our conversation on 25/07/2018 refers.

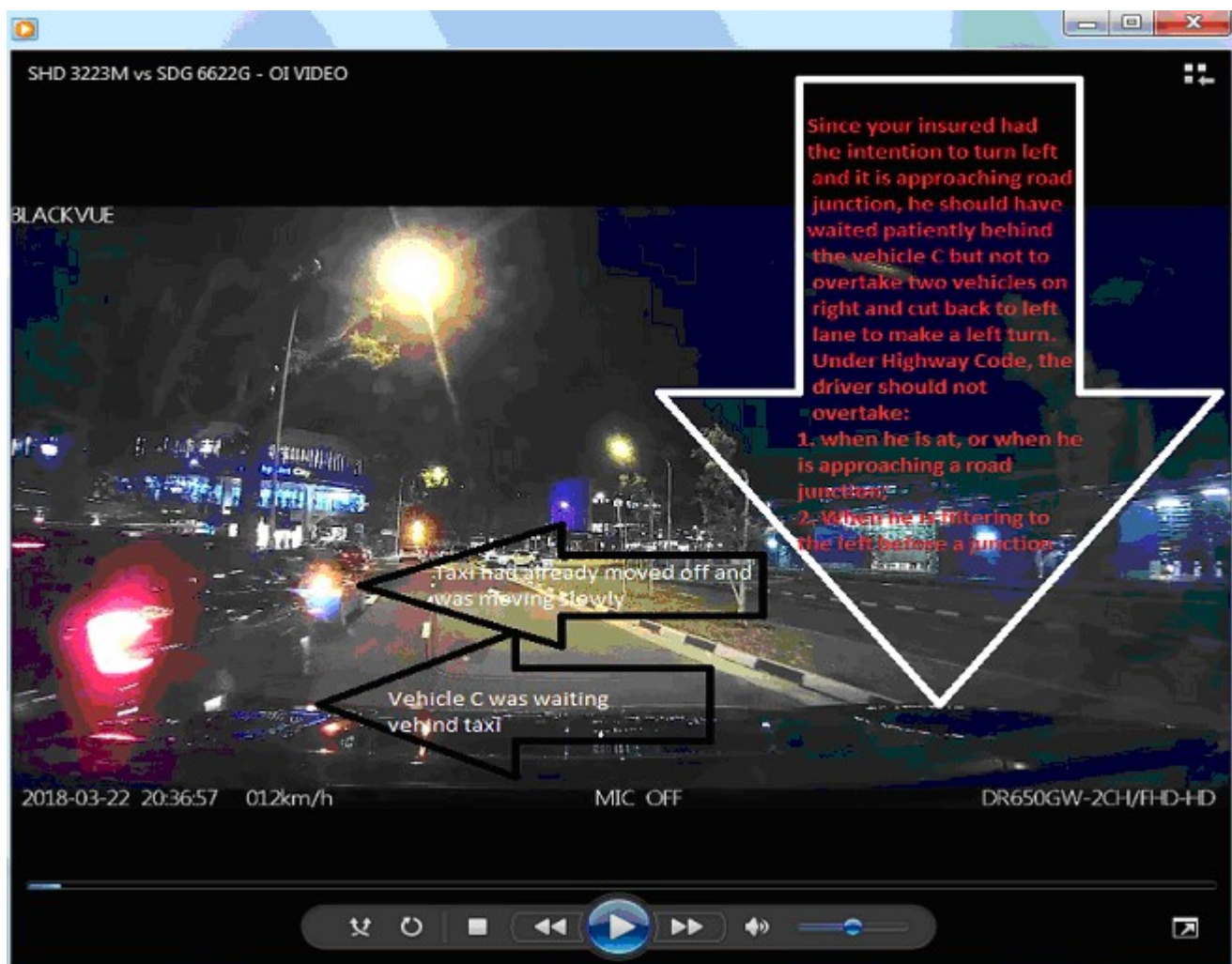
From your insured's video, we note that there was a vehicle C waiting behind the taxi. When your insured passing by the vehicle C, taxi had already moved off from stationary position and was moving slowly along the left lane, your insured should keep a proper look out and change lane only when there is no approaching vehicle and when it is safe to do so. Also, since your insured had the intention to turn left and it is approaching a road junction, he should have waited patiently behind the vehicle C but not to overtake two vehicles from right lane and filter back to left lane to make the turn.

Under Highway Code, the driver should not overtake on the right:

1. when he is at, or when he is approaching a road junction;
2. when he is filtering to the left before a junction.

We opine that it is your insured driver's failure to comply with The Highway Code that resulted in the accident. Ultimately, taxi had the right of way.

VC screenshot:



Please reconsider our proposal of **GS \$3800.00** and revert. Should we not heard from you by **17/08/2018**, we shall escalate the matter to GIA for deliberation.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Wednesday, 25 July 2018 4:44 PM

To: Cecilia Lee Peng Geok

Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

As spoken earlier, we attached here with our insured video footage for your easy reference. Our insured's video shows that your client's vehicle hazard light was still on when our insured had passed by confirming his statement.

We stand firm that this fits the BOLA 14(a) scenario and not BOLA 15.

Kindly re-consider our offer of \$1,950.00(all-in).



I, the owner & driver of vehicle SDG 6622 G was driving past a taxi registration no SHD 3223 M at 2030 hr on Thur, 22 March 2018.

The taxi with the hazard light on allowed a passenger to drop. I drove past the taxi SHD 3223 M and signalled my intention to turn left. To my surprise, I noted the taxi drove off with the hazard light on and hit my car.

FYI: AIG is agreeable to escalate the matter to GIA.

“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.”

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: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Sent: Monday, 25 June 2018 9:38 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Importance: High

Dear Sir/Madam

Please revert with AIG's consent by **26/06/2018** to escalate the matter to GIA DRM.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax:6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>

To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Date: 25/06/2018 09:36 AM
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

We have seek further instruction from our principal and we have our principal instruction to maintain our position.

Kindly re-consider our offer.

"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."

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: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]
Sent: Tuesday, 19 June 2018 8:30 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Dear Hsiao Tong

Your offer of \$1950 is rejected. Even though the taxi was moving off from stationary position, he was moving along his lane, the front traffic was clear for him to proceed and he had the right of way. It was your insured driver came from right, cut into taxi's lane that caused the accident. The accident falls under BOLA S15, onus is on your insured who should keep in the proper lane and change lane only when it is safe.

For settlement purpose, we propose GS \$3800. If not agreeable, please revert with AIG's consent by **26/06/2018** to escalate the matter to GIA DRM.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, Jasmine Cai Yuyan <jasminecai@cdge.com.sg>
Date: 18/06/2018 05:12 PM

Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

We have our principal instruction to maintain our offer at a global sum of **\$1,950.00(all-in)** as your client is

moving off from stationary position and our insured was changing lane. Both parties should have exercised equal caution when making their respective moves.

Kindly re-consider our offer.

Thank you.

"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."

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: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

Sent: Wednesday, 23 May 2018 8:22 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Dear Sir/Madam

We disagree that BOLA 14a applies. Our taxi was moving within his OWN lane. It was your insured driver who encroached into taxi's lane that caused the accident.

For settlement purpose, we propose GS \$3900/-

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, Jasmine Cai Yuyan <jasminecai@cdge.com.sg>
Date: 22/05/2018 05:41 PM
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

We have reviewed the matter and we are of the view that BOLA 14(a) is applicable. Your client moved off from stationary while our insured driver overtaking to turn into another lane. Both parties should exercise caution.

For an amicable settlement, we are prepared to offer at a global sum of **\$1,950.00(all-in).**

Please confirm acceptance.

"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."

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: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

Sent: Tuesday, 15 May 2018 4:30 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Dear Hsiao Tong

4	SHD 3223M	SDG 6622G	22.03.2018
---	-----------	-----------	------------

VC has been forwarded to you during our RTM on 11/5/18. Please revert with your settlement offer soon.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: "cecilialee@sparkcarcare.com" <cecilialee@sparkcarcare.com>, Jasmine Cai Yuyan <jasminecai@cdge.com.sg>
Cc: CS A Team <cs-a@lkkauto.com>, Admin A <admin-a@lkkauto.com>
Date: 10/05/2018 08:46 AM
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm

Without Prejudice

Dear Cecilia,

We enclosed here with the list of bulk settlement to be discussed on **11/05/2018**.

Thank you.

"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."

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: Hsiao Tong (LKKAuto)

Sent: Thursday, 3 May 2018 7:40 AM

To: cecilialee@sparkcarcare.com; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm

Hi Ms Cecilia/ Ms Jasmine,

We refer to the above matter.

As discussed, the next round table meeting is to be scheduled on **11/05/2018(Friday)@ 2pm**.

We will forward our list to you by **08/05/2018**.

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)

[attachment "11.05.18 Bulk Settlement List_CDGE.xlsx" deleted by Cecilia Lee Peng
Geok/sparkcarcare/cdge/delgronotes] [attachment "Statement of SDG 6622G.pdf"
deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]