

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 16 January 2019 5:23 PM
To: 'Ronald Soh'
Subject: RE: ACCIDENT INVOLVING SLK 6412E(AIG) & SHA 4513K ALONG/AT TAMPINES AVE 10 ON 09/04/2018
Attachments: SHA 4513K vs SLK 6412E - OI VIDEO_FRONT.mp4; SHA 4513K vs SLK 6412E - TP VIDEO.MP4

Hi Mr Ronald,

Yes. We have viewed the accident scene and understand the circumstances of accident, the junction is wide for vehicle turning but generally accidents are caused mainly due to the road users.

We have repeatedly viewed the video from both sides and have the following observations to comments: -

- Based on your video: we noticed that your vehicle had made a sharp turn immediately after the stop line and kept too close to taxi's path. Your vehicle should keep more to the left as the turning radius is wide and follows the travelling route of front yellow taxi, the accident is avoidable.
- Based on Third party's video: The taxi is seen keeping to the right most lane before turning right, while proceeding within its lane, your vehicle appeared from the left and turned too close towards taxi's lane.

If you insisted that we should not offer settlement to the third party, kindly let us know within the next 14days i.e. by 30/01/2019 and we will seek further instruction from AIG.

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: Hsiao Tong (LKKAUTO)
Sent: Thursday, 6 December 2018 4:48 PM
To: Ronald Soh <soh.ronald@gmail.com>
Subject: RE: ACCIDENT INVOLVING SLK 6412E(AIG) & SHA 4513K ALONG/AT TAMPINES AVE 10 ON 09/04/2018

Hi Mr Soh,

Attached is a copy of video footage(mp4 format).

We will review the matter and get back to 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: Ronald Soh <soh.ronald@gmail.com>

Sent: Wednesday, 5 December 2018 12:36 PM

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

Subject: Re: ACCIDENT INVOLVING SLK 6412E(AIG) & SHA 4513K ALONG/AT TAMPINES AVE 10 ON 09/04/2018

Hi Hsiao Tong,

Thanks for the email and updates.

I do not agree to statement that it cannot be absolve.

Have any of your colleague gone to the location to look at the area? It's a wide turning radius and I have always drive and turn at the same radius. The video I provided showed the taxi was very near to me.

I'm not able to view the taxi's video. Do you have other format?

Regards,

Ronald
97492371

Sent from my iPhone

On 5 Dec 2018, at 10:51, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

05 Dec 2018

Mr Ronald Soh Li Loong

Dear Sir/ Mdm

OUR REF : CC3/AIG18006589/K1pa3

YOUR REF : SLK 6412E

**ACCIDENT INVOLVING SLK 6412E(AIG) & SHA 4513K ALONG/AT TAMPINES AVE 10 ON
09/04/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SHA 4513K against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we are unable to absolve liability completely. Kindly refer to the attached video from SHA 4513K for your easy reference. It is likely that your vehicle had encroached into third party's lane while both parties were turning right. Furthermore, from your rear video footage, we observed that your vehicle has encroached into third party's lane at 08:22:23. 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.

<image001.jpg>

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **15/12/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

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)

<SHA 4513K vs SLK 6412E - TP VIDEO.avi>

<SHA 4513K vs SLK 6412E - OI VIDEO_REAR.mp4>