

Hsiao Tong (LKKAUTO)

From: George Kane <george21e87@outlook.com>
Sent: Thursday, 31 January 2019 5:13 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: Letter 03 January from Vision Law [ACCIDENT INVOLVING SLN 245U(AIG) AND SFK 8448K ON 23/05/2018] - AIG Ref: 5320162435SG

Good day, Ms. Chew -

I understand your points. It seems best that you resolve the matter at this point. Thank you for your diligence in handling it. Regards, GKane

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, January 31, 2019 4:13 PM
To: George Kane
Subject: RE: Letter 03 January from Vision Law [ACCIDENT INVOLVING SLN 245U(AIG) AND SFK 8448K ON 23/05/2018] - AIG Ref: 5320162435SG

Dear Mr George,

We refer to your below email and our comments as follows: -

- Traffic accident occurs mainly due to the road users and the environment. On the part of drivers, it is due mainly to error in judgement and driving without care and attention. However, we agreed with you that no matter how much drivers exercise caution and care, the collision is still unavoidable. There is why traffic collision is generally termed "Traffic Accident" which is purely accidental and unexpected, but still the degree of carelessness and concentration play a vital part towards the collision.
- In the existing case, both parties produce no evidence proof to support respecting statement. We have repeatedly studied into the statement and damage profile of vehicles, we are of the view that your vehicle had moved out from the road side where you parked your vehicle in the vicinity of a left bend, you are aware that vehicles from main road might not see clearly the traffic condition at the bend. Therefore, greater caution has to be exercised by you to ensure no vehicle travelling along the main road from behind prior to move your vehicle onto main driveway from parking space along left side of the road.
- The road is a 2 way traffic flow with single lane on each side, the road is running down slope towards Mimosa Estate with a hump in the middle of the road to reduce travelling speed of vehicle. If any vehicle parks along the left side of the road which occupied half of the lane, oncoming vehicle would keep within lane and not to move more to the right for fear of vehicles from opposite direction.

Third party had engaged the service of lawyer. In the event that this claim is not resolved at this point of juncture, third party lawyer may commence legal proceeding in court resulted in the escalating claim cost.

If you insisted that we should not settle third party claim, kindly let us have them in writing by **07/02/2019**. We will seek further instruction from AIG on this matter.

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: George Kane <george21e87@outlook.com>

Sent: Monday, 28 January 2019 5:47 PM

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

Subject: Re: Letter 03 January from Vision Law [ACCIDENT INVOLVING SLN 245U(AIG) AND SFK 8448K ON 23/05/2018] - AIG Ref: 5320162435SG

Good day, Ms. Chew -

I understand your point. Can you please comment on whether these points have an influence on how you proceed?

- No matter how much caution a driver exercises in moving a vehicle from a parked position into the road, the driver of the oncoming car on Begonia Road cannot see around the bend yet is moving quickly, and therefore must be responsible for avoiding cars moving onto the road from a parked position along the side by 1. slowing down to a speed safe enough for the road conditions and 2. staying toward the right side of the road, near the stripe in the middle of the road
- A driver moving from parked position onto the road, no matter how slowly it moves, cannot avoid being hit if the oncoming driver does not exercise this care.
- Driver of SFK8448K did not exercise that care.

Would appreciate your comment. Thank you. GKane

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

Sent: Monday, January 28, 2019 4:14 PM

To: George Kane

Cc: Tan, Bennie-WZ (Bennie-WZ.Tan@aig.com)

Subject: Letter 03 January from Vision Law [ACCIDENT INVOLVING SLN 245U(AIG) AND SFK 8448K ON 23/05/2018] -
AIG Ref: 5320162435SG

Dear Mr George,

We refer to the above matter and regret that third party had placed her claim in the hands of her lawyer to claim the damages and losses.

We have studied several times on the accident statements given by both parties and below are our comments: -

- As you have mentioned in your statements that there is a bend at the point of accident, it is not easy for vehicle to see the condition of the road beyond that bend for any approaching vehicles. Therefore, greater caution has to be exercised by you to ensure no vehicle travelling along the main road from behind prior to move your vehicle onto main driveway from parking space along left side of the road.
- Under these circumstances, we are of the view that we do not gave a good defend against third party claim based on accident reports and damage profile.

In view of the above, we shall proceed to negotiate for an amicable settlement of the third party claim at best term.

If you insisted that we should not settle third party claim, kindly let us have them in writing within the next 10 days i.e. by **07/02/2019**. We will seek further instruction from AIG on this matter.

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.

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: George Kane <george21e87@outlook.com>

Sent: Tuesday, 8 January 2019 12:54 PM

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

Subject: Re: Letter 03 January from Vision Law

Good day,Ms.CheW -

I've just read details in the sketch plan and statement submitted by the other party. There is a misstatement of fact. I did not enter Begonia Road from Dedap Road. My statement is correct - I was

emerging from a parking space along Begonia. With all due respect to the other driver, this misperception leads me to suspect that perhaps she was not fully aware of her surroundings.

For me to have entered from Dedap Road without the other driver seeing me I would have had to totally ignored the stop sign at the junction and not even slowed down. If that were my driving habit, I'd have been in many accidents before this. Also, if I had entered from Dedap Road so fast that she did not see me coming it's likely that the impact would have cause much more noticeable damage to both cars, not just a grazing one.

These are simply thoughts that occur to me in reading the other driver's version of what happened, which AIG may find of use in deciding how to resolve the issue.

Regards, G. Kane

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

Sent: Monday, January 7, 2019 9:12 AM

To: George Kane

Subject: RE: Letter 03 January from Vision Law

Dear Mr George,

Thank you for your email.

AIG will handle the matter accordingly.

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: George Kane <george21e87@outlook.com>

Sent: Sunday, 6 January 2019 12:12 PM

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

Subject: Re: Letter 03 January from Vision Law

Good day, Ms. Chew -

Vision Law has sent a letter - 10 pages altogether, scanned and attached here - to AIG's motor claims dept and to Kwong Mei Wah.

>> Can you please -

1. Acknowledge receipt of the attachment?
2. Confirm that I and Mme. Kwong are to do nothing, but to let AIG attend to the matter?

Please let me know if you would like me to send you the hard copy that we received in the mail.

Thank you for your kind assistance. Regards, G. Kane

From: George Kane <george21e87@outlook.com>

Sent: Friday, January 4, 2019 10:47 AM

To: chewht@lkkauto.com

Subject: Re: Letter from Vision Law- 2

Good day, Ms. Chew -

Can you please add this comment to my accident report? This possibility has also recently occurred to me.

As a car approaches the bend that Begonia Road makes at the point of the accident, it is not possible to see beyond the bend. This raises the possibility that, in approaching the angle in the road, 8448 driver assumed that the road was clear further down the road and did not slow down to allow for the contingency that another car might be either stopped beyond the bend, might be parking, might be leaving a parking space or that the road was otherwise partially obstructed.

I am trying to avoid my wife undergoing the stress of dealing with this situation, as I was the driver of our car - which is why I am corresponding with you about it.

Thank you for your help. G. Kane

From: George Kane

Sent: Friday, January 4, 2019 10:32 AM

To: chewht@lkkauto.com

Subject: Letter from Vision Law