

Joy Irene (LKKAuto)

From: Joy Irene (LKKAuto)
Sent: Friday, 17 August 2018 2:44 PM
To: 'Veronica Goh'
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SLT 7149L AND SLP 893M ON 18/06/2018
Attachments: REFERENCE.pdf

OUR REF: LKK: CC6/AIG18011253/Ajb3

Dear Ms. Veronica,

Thank you for your e-mail.

We have reviewed the matter and we regret to inform you that based on the accident report, accident scenario and video, liability is down against us.

Scenario 24 of BOLA (Barometer of Liability) applies where reversing in/out or moving in/out of parking lot should exercise greater caution.

As such, we are of the opinion that it would be wise to proceed to negotiate for an amicable settlement of the claim to prevent further escalation of cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please let us know within 7 days (by 27/08/18) .

If you need any clarification, please do not hesitate to contact the undersigned.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Veronica Goh [mailto:veronica622@gmail.com]
Sent: Monday, 13 August 2018 11:15 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SLT 7149L AND SLP 893M ON 18/06/2018

Dear Ms Joy Irene,

I have attached in this email the footage of the accident.

I do not agree that the other party is claiming damages against AIG due to the following reasons:

- When I was parking and while reversing the car, there was not enough space for me to do it at one go, or I would hit the pillar behind me. I stopped the car (for a long while, checking to see if there was traffic), and then I went forward so as to give me more space when I reverse into the parking lot again.
- The driver was not aware of my intention to change direction from reverse to forward when I clearly stopped my car. While it is clear I was the one going forward, please note in the footage that I was already moving forward, before his car even came into the camera's view. He had time to stop his car but he didn't. I was slow and careful but he was fast and did not make a choice to stop his car.
- Most importantly, at the point of collision, the driver did not stop immediately. He proceeded to overtake me, causing more damage to the car he is driving even though I have already stopped. If he had stopped, the damage may only be at one point, instead of the entire car body.
- The Barometer of Liability Chart does not apply because I was not parked in the parking lot. My vehicle was 100% on the road and no part of my vehicle was in the parking lot yet. I had the right of way. The other car was not going straight. At that time, there were many cars held up behind him as it was peak lunch hour. He was at first stationary, while waiting for me to reverse, became impatient and overtook me. At a tight carpark like Parkway Parade, traffic is usually held up whenever someone is parking, precisely because no overtaking can be done due to tight space.
- The other party claiming against AIG is a company car, and they have tried calling me to ask if I am claiming against them. I did not give a positive nor negative answer. They are now claiming so as to keep their repair costs to the minimum.
- I did not make a claim as the damages on my car were minimal and I did not even repair my car. The extent of damage on the other party's car is due to the fact that he did not stop right at collision.

Please keep me updated of the outcome. If it is still unsuccessful, I would like to speak to the other party to dispute their claim (I have their). At this point, I will leave it to LKK and AIG first.

Thank you.

With best regards,
Veronica Goh

On Fri, Aug 10, 2018 at 2:59 PM, Joy Irene (LKKAuto) <JoyIrene@lkkauto.com> wrote:

OUR REF: LKK: CC6/AIG18011253/Ajb3

VERONICA GOH WEE CHIA

Policy Holder

Dear Madam,

ACCIDENT INVOLVING SLT 7149L AND SLP 893M ON 18/06/2018

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

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.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

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LETTER OF AUTHORISATION

New Hock Teck Motor Pte Ltd
Kaki Bukit Avenue 6
Blk 1 #01-43
Singapore 417883

Dear Sir,

Accident on 18/06/18, 1345
Involving Vehicles SLP893M, SLT7149L
Along Parkway Parade MSCP Level P3

I/We, the registered owner/driver of vehicle registration no: SLP893M
have involved in the above accident.

I/We hereby authorize **New Hock Teck Motor Pte Ltd** to commence repairs of the said vehicle forthwith.

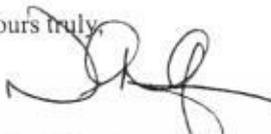
I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, _____, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,


Owner's Signature
(Company's stamp if applicable)

URANIUM SAPPHIRE
SOLUTION
PTE LTD

Name: _____

NRIC No.: _____

Date: _____

WITHOUT PREJUDICE
in respect of the subject matter of this document
to the extent that the parties have not agreed otherwise
in writing.

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, NEW HOCK TECK PTE. LTD. ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$6,655.00 (Global Sum) for vehicle no. SLP 893M that was damaged pursuant to the accident which occurred on 18/06/2018 (date) along PARKWAY PARADE CAR PARK (location) involving vehicle no/s SLT 7149L. This is pursuant to the inspection conducted on 20/06/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner ORANGE SAPPHIRE SOLUTION PTE LTD ("the third party claimant") of vehicle no. SLP 893M make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

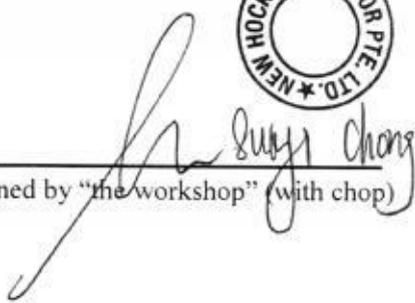
We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SLP 893M (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 30 (day) of 06 (month) **2018** (year)


Signed by appointed surveyor


Signed by "the workshop" (with chop)





新福德車廠私人有限公司

NEW HOCK TECK MOTOR PTE. LTD.

1 Kaki Bukit Ave 6, Blk C #01-43 Autobay@Kaki Bukit, Singapore 417883

Email: admin@nhtmotor.com Website: www.nhtmotor.com

Tel: 6747 9241 Fax: 6741 7276

UEN: 201718370K

TAX INVOICE

AIG ASIA Pacific Insurance Pte Ltd

78 Shenton Way,

AIG Building, #09-16

Singapore 079120

Invoice No : NPL1807-0143

Date : 25-Jul-18

Date of Accident : 18-Jun-18

Vehicle No. : SLP893M

Client: ORANGE SAPPHIRE SOLUTION PTE LTD

Model Type : Mitsubishi Lancer

Descriptions	Amount
Lump Sum Repair Cost	6,300.00
Total	6,300.00

SIN DOLLARS: SIX THOUSAND AND THREE HUNDRED ONLY



> Back to OneMotoring



Land Transport Authority
 10 Sin Ming Drive
 Singapore 575701
 GST Registration No. : M4-0006529-2

Print Date/Time : 18 Jun 2018 / 16:05:27

Receipt Date/Time : 18 Jun 2018 / 16:05:27

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180618-001671

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLT7149L As at 18 Jun 2018/13:45:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLT7149L Enquiry Fee 20180618160436251612	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	20180618160446782	Direct Debit: eNETS Debit (Internet Banking)		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Print Receipt

OK

Save as PDF