

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 11 January 2019 5:14 PM
To: 'Syed-Yusoff, Saliha'
Subject: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]
Attachments: TP WITNESS POLICE REPORT.pdf

Your Ref: **8342434411SG**
Our Ref: CC4/AIG18013159/Upa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018

We refer to the above matter.

Third party reported that he was travelling on KPE towards ECP between lane 1 & 2. Our insured made a sudden lane change from lane 1 to lane 2. Third party was unable to brake in time and collided onto the rear right of our insured's vehicle.

Our insured reported that he was driving in lane 1. He started his indicator to change lane. He moved to lane 2 when the traffic was cleared. Suddenly third party rider came and bang into his car rear right corner.

We have contacted insured to verify the nature of accident and informed third party claim. Our insured disputed liability and he insisted that he is not at fault as he had successfully changed lane and hit by third party from behind. The damages to his car was on the rear right portion instead of rear left portion which shows that he already in lane 2. According to our insured, he was informed by the witness(as stated in his GIA report) that the car video was not available. In addition, there was no update/outcome on his counter claim against third party's insurer. Our insured's vehicle still not yet repair.

Third party had submitted a copy of his witness police report for our consideration. Kindly refer to the attached. In witness's statement, he said that third party motorcycle pass him on the right, would it be possible that motorcycle was riding behind our insured on the right lane. Due to the slow movement of front vehicles, our insured shifted lane to lane 2 with indicator. Third party had collided into our insured rear right portion. He further said that his vehicle position was around 100 away from the spot of collision. We are doubted on the reliability of his statement especially when his video footage is being declared not available.

There was no PIR on this matter.

The damages sustained on our insured vehicle was on the rear right portion instead of rear left portion. It is likely that our insured had successfully changed lane and hit by third party who was riding in between 2 lanes. Referring to the damage for our insured's vehicle, it was on the rear bumper, hence following BOLA guidelines, BOLA 27 is the nearest scenario applied. In view of this, we are intending to reject third party claim.

	<p>Note:</p> <p>i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies</p> <p>ii) If point of impact is found on the fender , scenario 15 applies</p>		
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Kindly let us have your comments/ instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

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