

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 17 October 2018 4:38 PM  
**To:** 'Ikbal Mohamed'  
**Subject:** RE: SKV4216Y

Hi Mr Muhammad Ikbal,

As discussed during our meeting on 05 Oct 2018, from the car video footage, we could observe third party (SLM 1790K) was travelling straight within the lane, your vehicle was going straight (on the right-turn only lane) instead of turning right and resulted the collision. As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation.

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.

For your own counter claim against third party insurer, you may check with your workshop for an update.

Please call us if you have any queries.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Ikbal Mohamed <ikbal1949@yahoo.com.sg>  
**Sent:** Thursday, 4 October 2018 3:30 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** Re: SKV4216Y

Dear Sir/ Madam

I am busy at the office and cannot make it today.

I will try my best to meet you before 5pm tomorrow.

Thanks for your understanding

Mohamed Ikbal

Sent from my iPhone

On 19 Sep 2018, at 9:51 AM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Hi Sirs,

Contents noted.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Ikbal Mohamed <[ikbal1949@yahoo.com.sg](mailto:ikbal1949@yahoo.com.sg)>

**Sent:** Tuesday, 18 September 2018 11:41 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: SKV4216Y

Dear Sir/Madam

Thanks for your mail.

I never encountered any accident during my driving of 25 years in Singapore and I do not understand several items mentioned in your mail including the video.

I wanted to discuss this with you personally. Unfortunately I am still on overseas business trip and will be back in Singapore on 27th September.

I will contact you upon my arrival to discuss about it. Kindly bear with me until such time.

Meanwhile I do not know the status of my claim which I submitted to Tan Chong.

Appreciate your reply by email.

Thanks for your understanding.

Kind regards

Mohamed Ikbal

Sent from my iPhone

On 10 Sep 2018, at 7:13 AM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

10 Sept 2018

**Mr MOHAMED NOORUDDIN MOHAMED IKBAL**

Dear Sir/ Mdm

**OUR REF : CC6/AIG18015107/Upa3**

**YOUR REF : SKV 4216Y**

**ACCIDENT INVOLVING SKV 4216Y & SLM 1790K ALONG UPPER CHANGI ROAD  
NORTH ON 15/08/2018**

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 Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SLM 1790K 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 do not have a good defense towards the claim submitted by the owner of SLM 1790K. Kindly refer to the attached video footage from SLM 1790K for your easy reference. As per video footage, we could observe third party(SLM 1790K) was travelling straight within the lane, your vehicle was going straight(on the right-turn only lane) instead of turning right and resulted the collision. As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 **21/09/2018**, 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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Ikbal Mohamed <[ikbal1949@yahoo.com.sg](mailto:ikbal1949@yahoo.com.sg)>

**Sent:** Friday, 31 August 2018 10:18 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Aishah <[aishah\\_mohd\\_isa@tanchong.com](mailto:aishah_mohd_isa@tanchong.com)>; [hamzah\\_saad@tanchong.com](mailto:hamzah_saad@tanchong.com)

**Subject:** RE: SKV4216Y

Dear Sir

Your letter ref: CC 6/AIG18015107/Upa3

The above referenced letter was received by me on 30 Aug 2018 at 5 PM. I tried to call you but unable to reach you.

I would like to provide the following information to you.

I was driving my car (SKV 4216Y) along PIE/TPE and was trying to take a right turn on the Upper Changi road North in order to go to Vicom test center. All of a sudden, I found one Opel Astra (SLM 1790K) came behind very fast and hit my car on the left side front wheel causing dent and damage to left side front wheel and bonnet. This happened on 15 Aug 2018 around 4.30 PM.

I took the particulars of the driver. I went to the police to make a complaint. But they advised me to settle with insurance as there is no damage to any person. I was away on overseas business trip for few days. Later I made a report at Tan Chong and Tan Chong has agreed to follow it up and update me (Please refer to the enclosure about the report).

Meanwhile the other party sent me what's up message on 25th Aug saying that he got a quote for respray and repair of his car for S\$ 500/= and wanted to know that I can pay this money to repair his car for which he will send me a settlement letter.

It is the first time I face this situation and I am not familiar with the procedures. So I told him that I will prefer the insurance to handle as he (other party) has caused the accident and damaged my car.

Please let me know any further action to be taken from my side. I will be away from 4th Sep for 2 weeks on overseas business trip. You can reach me through email and contact me for urgent matters on my mobile Tel No: 9770 6042.

Thank you very much for your co operation.

Dear Mr. Hamzah,

Hope you are doing well.

I understand from Madam Aishah that you will be handling this case. Please let me know if you require any further information or you need me to meet you (I will be available until 3 Sept and later away for 2 weeks).

I received the enclosed letter from M/S LKK Auto Consultants for which I replied to them.

Thanks for your understanding and support.

Kind regards.

Mohamed Ikbai

Tel: (65) 9770 6042

----- Forwarded message -----

**From:** Aishah <[aishah\\_mohd\\_isa@tanchong.com](mailto:aishah_mohd_isa@tanchong.com)>

**To:** Ikbai Mohamed <[ikbal1949@yahoo.com.sg](mailto:ikbal1949@yahoo.com.sg)>

**Sent:** Monday, 27 August 2018, 10:26:29 AM GMT+8

**Subject:** RE: SKV4216Y

Dear Sir,

Attached are copies of the addendum report for your records.

Sorry for the missed out of the other photo.

Thank you.

Best Regards,

Aishah Bte Mohd Isa

Snr Admin Asst

Autolution Industrial Pte Ltd

19 Ubi Road 4

Singapore 408623

DID : 67038695 Fax : 68467483

Email : [aishah\\_mohd\\_isa@tanchong.com](mailto:aishah_mohd_isa@tanchong.com)

Website : [www.tanchong.com](http://www.tanchong.com) :: [www.nissan.com.sg](http://www.nissan.com.sg)

---

**From:** Ikbai Mohamed <[ikbal1949@yahoo.com.sg](mailto:ikbal1949@yahoo.com.sg)>

**Sent:** Monday, August 27, 2018 9:15:07 AM

**To:** Aishah

**Subject:** Re: SKV4216Y

Dear Madam Aishah

Thanks for the information.

Please note you enclosed the same photo TWICE for the other car mainly the accident/damage part is not shown. Kindly correct it and send the revised one.

Thanks and best regards

Mohamed Ikbai

Sent from my iPhone

On 25 Aug 2018, at 12:53 PM, Aishah <[aishah\\_mohd\\_isa@tanchong.com](mailto:aishah_mohd_isa@tanchong.com)> wrote:

Dear Sir,

Attached are copies of the accident report for your records.

Thank you.

Best Regards,

Aishah Bte Mohd Isa

Snr Admin Asst

Autolution Industrial Pte Ltd

19 Ubi Road 4

Singapore 408623

DID : 67038695 Fax : 68467483

Email : [aishah\\_mohd\\_isa@tanchong.com](mailto:aishah_mohd_isa@tanchong.com)

Website : [www.tanchong.com](http://www.tanchong.com) :: [www.nissan.com.sg](http://www.nissan.com.sg)

<SKV4216Y-SAS-15.8.2018.pdf>

<SLM 1790K vs SKV 4216Y - TP VIDEO\_FRONT.mp4>

<SLM 1790K vs SKV 4216Y - TP VIDEO\_REAR.mp4>