

Jia Le (LKK Auto)

From: Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>
Sent: Monday, 12 October 2020 10:08 AM
To: Jia Le (LKK Auto)
Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Dear Jia Le,

We refer to Contrary Evidence (iii), there is no dispute in the way the accident happened. Our client was in the lane for 3seconds before the accident occurred. This is clearly a rear ended case. Additionally there is no BOLA scenario that states stopping is liable.

Kindly speak to AIG again, alternately we will escalate to GIA for their Verdict.

Thanks & Regards,
Kelly

Chew Goon Motor
Blk 10, Ang Mo Kio Ind Park 2A,
Ave 5 #01-15 , 16 & 17,
Ang Mo Kio Autopoint
Singapore 568047
Tel : 6484 1626
Fax : 6484 0465

From: [Jia Le \(LKK Auto\)](#)
Sent: Friday, 9 October 2020 1:56 PM
To: [Chew Goon Motor\(ad3\)](#)
Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

WITHOUT PREJUDICE

Dear Kelly,

Our insured video footage clearly shows that your vehicle stopped after changing lane without any concrete ground. Therefore, the liability is shared equally.

Our email dated 06/10/2020 still stand.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,
Chan Jia Le | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

From: Chew Goon Motor(ad3) [mailto:ad3@chewgoonmotor.com.sg]
Sent: Thursday, 8 October 2020 2:28 PM
To: Jia Le (LKK Auto)
Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Dear Jia Le,

We believe that the liability at 61.4% is a court indication instated of BOLA.
As previously stated, court indication should not be relevant here.

Based on the video, our client was fully in the lane for 3 seconds before your insured hit onto his rear. Notwithstanding of other reasons, under BOLA chart liability should be clear.

Thanks & Regards,
Kelly

Chew Goon Motor
Blk 10, Ang Mo Kio Ind Park 2A,
Ave 5 #01-15, 16 & 17,
Ang Mo Kio Autopoint
Singapore 568047
Tel : 6484 1626
Fax : 6484 0465

From: [Jia Le \(LKK Auto\)](#)
Sent: Tuesday, 6 October 2020 12:08 PM
To: [Chew Goon Motor\(ad3\)](#)
Cc: chewgoon@singnet.com.sg
Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

WITHOUT PREJUDICE

Dear Kelly,

The basis of application of BOLA mainly on conflicting version without any concrete evidence proof from either party. However, your client insurer had settled the PD claim at around 61.64% to our insured.

Therefore, we cannot settle the claim based on BOLA. Liability will maintain at 50%.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Chew Goon Motor(ad3) [<mailto:ad3@chewgoonmotor.com.sg>]
Sent: Thursday, 1 October 2020 12:47 PM
To: Jia Le (LKK Auto)
Cc: chewgoon@singnet.com.sg
Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Dear Jia Le,

We refer to the video attached.

Our client was in the lane when the accident occurred damaged sustained was also directly on the rear bumper & boot.

According to BOLA 15, if impact is found on the rear bumper, scenario 27 applies.
Additionally with reference to B, **General Rules and Exclusions.**

All decision by other adjudication bodies shall not be relevant and shall be disregarded.
In a case where PI claim is settled in cost at 50-50, PD claim shall be settled as per BOLA chart.

Thanks & Regards,
Kelly

Chew Goon Motor
Blk 10, Ang Mo Kio Ind Park 2A,
Ave 5 #01-15, 16 & 17,
Ang Mo Kio Autopoint
Singapore 568047
Tel : 6484 1626
Fax : 6484 0465

From: [Jia Le \(LKK Auto\)](#)
Sent: Wednesday, 30 September 2020 11:40 AM
To: [Chew Goon Motor\(ad3\)](#)
Cc: chewgoon@singnet.com.sg
Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,
Chan Jia Le | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jia Le (LKK Auto)
Sent: Wednesday, 30 September 2020 11:40 AM
To: 'Chew Goon Motor(ad3)'

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

WITHOUT PREJUDICE

Dear Kelly,

Enclosed herewith our insured's video footage for your viewing. Also, our insured counter claim was settled at around 61.64%. You may check with your client on this matter.

For amicable settlement, we offer 50% liability to your client claim.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Chew Goon Motor(ad3) [<mailto:ad3@chewgoonmotor.com.sg>]

Sent: Wednesday, 23 September 2020 4:25 PM

To: Jia Le (LKK Auto)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Dear Jia Le,

Kindly send us the video.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A,

Ave 5 #01-15, 16 & 17,

Ang Mo Kio Autopoint

Singapore 568047

Tel : 6484 1626

Fax : 6484 0465

From: [Jia Le \(LKK Auto\)](#)

Sent: Thursday, 17 September 2020 12:13 PM

To: [Chew Goon Motor\(ad3\)](#)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

WITHOUT PREJUDICE

Dear Kelly,

Based on insured's video footage, your client suddenly cut into our insured's lane resulted the collision.

Therefore, we are of the view that both parties to be share equally liability is fair and reasonable.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Chew Goon Motor(ad3) [<mailto:ad3@chewgoonmotor.com.sg>]

Sent: Friday, 21 August 2020 2:24 PM

To: Jia Le (LKK Auto)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Dear Jia Le,

The damages indicated a direct rear – ended collision, is there any evidence from your side that prove otherwise ?

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A,

Ave 5 #01-15 , 16 & 17,

Ang Mo Kio Autopoint

Singapore 568047

Tel : 6484 1626

Fax : 6484 0465

From: [Jia Le \(LKK Auto\)](#)

Sent: Wednesday, 29 July 2020 11:51 AM

To: [Chew Goon Motor\(ad3\)](#)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

WITHOUT PREJUDICE

Dear Kelly,

Our insured has make counter claim against your client and it has already concluded at 50%. Thus, we propose 50% liability for your claim.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Chew Goon Motor(ad3) [<mailto:ad3@chewgoonmotor.com.sg>]

Sent: Friday, 19 June 2020 3:17 PM

To: Jia Le (LKK Auto)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Dear Jia Le,

Any news for this claim?

Please advise.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A,

Ave 5 #01-15 , 16 & 17,

Ang Mo Kio Autopoint

Singapore 568047

Tel : 6484 1626

Fax : 6484 0465

From: [Jia Le \(LKK Auto\)](#)

Sent: Monday, 3 February 2020 12:00 PM

To: [Chew Goon Motor\(ad3\)](#)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

WITHOUT PREJUDICE

Dear Kelly,

We are pending the outcome from our insured as he has counter claim against your client.

Thank you.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Chew Goon Motor(ad3) [<mailto:ad3@chewgoonmotor.com.sg>]

Sent: Wednesday, 22 January 2020 1:27 PM

To: Jia Le (LKK Auto)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Gentle reminder.

Dear Jia Le,

Any news for this claims?

Please advise.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A,

Ave 5 #01-15, 16 & 17,

Ang Mo Kio Autopoint

Singapore 568047

Tel : 6484 1626

Fax : 6484 0465

From: [Chew Goon Motor\(ad3\)](#)

Sent: Friday, 6 December 2019 2:26 PM

To: [Jia Le \(LKK Auto\)](#)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

Dear Jia Le,

We refer to Schedule 3, B. General Rules and Exclusions.

- The PD claim shall be settled as per liability apportionment according to BOLA chart.

The decision of the court shall has no effect on the BOLA settlement.

As such, BOLA scenario 27 should apply & liability should be clear in our client favour.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A,

Ave 5 #01-15 , 16 & 17,
Ang Mo Kio Autopoint
Singapore 568047
Tel : 6484 1626
Fax : 6484 0465

Sent from [Mail](#) for Windows 10

From: [Jia Le \(LKK Auto\)](#)
Sent: Thursday, 5 December 2019 9:12 AM
To: [Chew Goon Motor\(ad3\)](#)
Subject: Your ref: SJL5567S [ACCIDENT INVOLVING VEHICLES SMA1225C AND SJL5567S ON 13/10/2018]

WITHOUT PREJUDICE

Dear Kelly,

Please be informed that the Court has indicated liability at 35/65 against your client.

We propose settlement for 35% liability at a global sum of **\$990.00(all-in).**

Please confirm acceptance.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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