

Vic (LKKAuto)

From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Sent: Wednesday, 18 September, 2019 2:42 PM
To: Johnson Chua; Vic (LKKAuto); Admin A
Cc: Ong Chin Kiat; Alfred Toh; Chee So Chow; Hsiao Tong (LKKAuto); skylinkinsurance@gmail.com
Subject: ACCIDENT INVOLVING GBG4803M & SHA8277R ON 18 OCTOBER 2018 LKK REF: CC3/CTI18019140/K1hb3q2; CTPIS REF: SNM18D05005C02(ock)

M/s Sunway Air-Con Electrical Services
Attn: Mr Johnson Chua

Dear Sirs

We refer to the above matter.

As you are aware, there is a claim from M/s ComfortDelgro Engineering Pte Ltd, acting for M/s Citycab Pte Ltd against your Motor Insurance Policy arising out of the accident on 18 October 2018. With regards to the claim, we noted the following:-

1. There is a video footage from the claimant's taxi which shows the taxi going straight in his lane and the insured's lorry is swerving to the left.
2. The taxi driver claims that there was an accident with the lorry when the insured's lorry swerved to the left. In support, the taxi driver has shown photographs which shows some damage to the right side of the taxi.
3. We noted that the your contention is that there was no contact between the two vehicles on the material date and time.
4. We have sought reconstruction report from LKK which had analyzed the objective facts and concluded that there must have been a contact between the two vehicles at the time of the accident.
5. We also note in your email reply of 16 April 2019 to M/s LKK Auto Consultants Pte Ltd that you have copied your own solicitors from M/s Netto & Magin LLC and they have their views on the issue of liability
6. As far as China Taiping is concerned, it is noted that both drivers have conflicting versions as to whether there was contact between the two vehicles or not. There are no independent evidence to support either party. CTI have sought the opinion of LKK and LKK is of the view that there must have been a contact between the two vehicles. In those circumstances, CTI would prefer to try and resolve the claim in order to minimize cost. The cost of litigation may well exceed the amount being claim by the taxi. China Taiping has the right to assess the case and to resolve if we wish to do so under the terms of the policy.
7. However, given your stand that you would want to contest the claim and that means CTI is constrained from resolving the claim based on the objective facts. In the circumstances, you are at liberty to defend the taxi's claim by engaging your own solicitors at your own cost with no further recourse to the motor policy and proceed to close the claim file.
8. We trust this clarifies CTI's stand on this case.

Best Regards

Alfred Toh
Senior Executive
Claims Department

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