Vic (LKKAuto)

From: Tong Yen Ho <hotongyen@gmail.com>
Sent: Thursday, 8 November, 2018 11:28 PM
To: Vic (LKKAuto)
Cc: Admin A; Inthiran Thurasamy
Subject: Re: YOUR REF: SLX 5710H_ACCIDENT INVOLVING SLH 5710H / SJN 4297S / OTHERS ALONG MCE TOWARDS FORT ROAD EXIT ON 27.10.2018
Attachments: image003.jpg

Dear Sir,

I have made an accident report to Performance Motors and authorised them to act on my behalf to settle the insurance matters. You may wish to contact Performance Motors on details. Performance Motors has also retrieved the video from my car camera and provided it to my insurance company. I have copied Mr Inthiran from Performance Motors who processed my case.

I have a very good safety record on the roads, with no record of any accident after 30 years of driving. On the day of the accident, I was also maintaining a very safe distance from the vehicle in front of me - a white Nissan SKL2319A.

However, a red Honda SJN4297S changed lanes and cut into my lane, without maintaining a safe distance. While in the process of cutting into my lane, the driver of the red Honda suddenly jammed on her brakes unexpectedly, when she saw that other cars in front had slowed down. I stepped on my brakes immediately. However, there was not enough time to stop fully, so my car collided into the red Honda.

An additional fact is that we were in the stretch of the MCE tunnel which was curving to the right. Therefore, from my position, I could not see that cars further down the road had started applying their brakes. This effectively reduced the reaction time for me. These details can all be seen from the video recording.

Therefore, this is not a simple case of one car colliding into the car in front. If the red Honda had not cut into my lane and braked suddenly while in the processing of filtering into my lane, the accident could have been avoided.

I hope you would take these facts into account. Thank you.

Yours sincerely,

Ho Tong Yen

On Thu, Nov 8, 2018 at 3:46 PM Vic (LKKAuto) <vicalpeh@lkkauto.com> wrote:

08 NOVEMBER 2018

HO TONG YEN **By Post & By Email**

188 DEPOT ROAD

#12-15

SINGAPORE 109688

Dear Sir/Madam,

OUR REF : CC4/ASM18019822/Ahb3

YOUR REF : SLX 5710H

ACCIDENT INVOLVING SLH 5710H / SJN 4297S / OTHERS ALONG MCE TOWARDS FORT ROAD EXIT ON 27.10.2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third-party claim against your policy.

We have received a claim from M/s PROGRESSIVE CAR CARE PTE LTD, acting on behalf of the owner of SJN 4297S against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle SJN 4297S. As such, liability may not be on your favour.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. 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 reply to us within 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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