

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 10 January 2020 4:24 PM
To: Hock Wah Motor Pte Ltd
Cc: Admin A
Subject: RE: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

WITHOUT PREJUDICE

Dear Michelle,

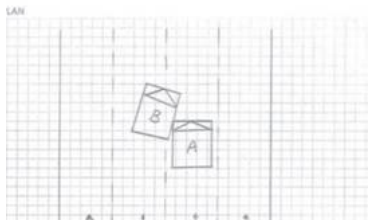
We refer to the above matter and your e-mail below.

The accident video footage does not show our Insured changing lane.

We append below our Insured statement:

On 06/02/2019, at about 2200hrs, I was driving my vehicle bearing plate no. SLJ7886U(Red Mazda 3) together with my wife. We were heading back to Singapore from Johor Bahru. I was from the flyover at Johor Bahru(Jalan Lingkaran Dalam, opp SHELL petrol kiosk) on the most left lane. There would be a point whereby my lane would merge together with the road from below. The traffic at that point of time was massively heavy and slow moving. I then noticed a Honda civic car(light blue) bearing plate no. SLV6235S, from the left side trying to squeeze his way into my lane. My wife told me to allow him into the

as the car was almost head on head. I decided to stop the car as his car was very near to the car in front of me. I decided to allow the blue car to enter my lane. He continued to squeeze his way into my lane. At one moment, I saw a lady from the blue car(right rear passenger), sticking her head out of the window and was trying to inform me that the car had already touched each other. The driver did not stop and continued to drive forward. The blue car then entered my lane, stop in front of my vehicle and the driver came out of his car. I then got out of the car to make a check as well. I realized that the other car had my car's paint mark stain on his right front and rear door and the right rear mud guard as he told me to make a report. We did not exchange for particulars but instead just took photographs of the other cars and went back into the car. We then carried on with our journey back home to Singapore.



Please forward us the police outcome(if any).

We are also checking with our Insured on their counter claim against your client.

Thank you.

"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."

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Hock Wah Motor Pte Ltd [<mailto:motor@hockwah.com.sg>]

Sent: Friday, 10 January 2020 3:01 PM

To: Su Li (LKK Auto)

Cc: Admin A

Subject: RE: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

Dear Ms Khanchna

May we ask what is the liability since there was no response from your side ever since 19 February 2019, which is going to be a year soon.

Please find attached photos and videos. The video we attached in this email is after accident where both parties alighted to exchange details. It can clearly see that behind our client's vehicle are vehicles moving straight which can shows that we are in the lane, however TP Vehicle was actually slightly turn left (slanted) position.

Furthermore I have two photos, SLV6235S damages was at the Rear Right portion as for the third party is at the Front Left portion. Please find attached photo.

Based on BOLA Scenario 15, vehicles that are changing lane should only change when it is safe. At that point of accident, there is a heavy traffic jam, your insured should not change lane without exercising caution and caused accident to occurred.

Kindly provide us the liability result. We hope there is no further delay in such straightforward case. Thank you.

Best Regards

Michelle

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Thursday, 2 January, 2020 11:52 AM
To: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: FW: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

Without Prejudice

Dear Sir / Madam,

Thank you for your email.

Please be informed that this matter is now handled by my colleague, Ms Khanchna.

Hi Khanchna,

FYNA, our ref CC6/LCR19002546/Ukb3

"Best Wishes for Merry Christmas & Happy New Year 2020"

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 (Ext:119) Email: SuLi@lkkauto.com Fax: 67414108

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

From: Hock Wah Motor Pte Ltd [mailto:motor@hockwah.com.sg]
Sent: Thursday, 2 January 2020 11:20 AM
To: Joy Irene (LKKAuto)
Subject: FW: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

Dear Joy

Please find attach as accident footage for above mention claim.

Please review again on liability matter.

Thank you.

Best Regards

Anysia Foo

Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Hock Wah Motor Pte Ltd
Sent: Monday, 25 February, 2019 3:28 PM
To: 'Joy Irene (LKKAuto)' <JoyIrene@lkkauto.com>
Subject: FW: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

Dear Joy

Any updates for above mention claim?

Thank you.

Best Regards
Anysia Foo
Senior Claims Advisor
Hock Wah Motor Workshop Pte Ltd
Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977
Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Hock Wah Motor Pte Ltd
Sent: Tuesday, 19 February, 2019 11:06 AM
To: 'Joy Irene (LKKAuto)' <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

Dear Joy

When our client came to make an accident report we had view all the video footage showing that your insured was all along at the back. We do have a copy of the video before the accident happened showing that your insured was behind my client's vehicle.

If my client had squeeze through your insured's vehicle (as mentioned by your insured in the police report), the damages sustained on my client's vehicle should be on the front right side

Thank you.

Best Regards
Anysia Foo
Senior Claims Advisor
Hock Wah Motor Workshop Pte Ltd
Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977
Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Sent: Tuesday, 19 February, 2019 9:38 AM
To: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

WITHOUT PREJUDICE

Dear Anysia,

Liability UNCLEAR.

Our insured's report below.

SALES	Male	54	14/06/1964	Chinese
Institution/School Name	Language			
Date/Time Of Incident 06/02/2019 22:00 - 06/02/2019 22:15	Location Of Incident JALAN LINKARAN DALAM (opp Shell) MALAYSIA			

Brief details.

On 06/02/2019, at about 2200hrs, I was driving my vehicle bearing plate no. SLJ7886U (Red Mazda 3) together with my wife. We were heading back to Singapore from Johor Bahru. I was from the flyover a Johor Bahru (Jalan Lingkaran Dalam, opp SHELL petrol kiosk) on the most left lane. There would be a point whereby my lane would merge together with the road from below. The traffic at that point of time was massively heavy and slow moving. I then noticed a Honda civic car (light blue) bearing plate no. SLV6235S, from the left side trying to squeeze his way into my lane. My wife told me to allow him into

Signature Of Officer Recording The Report: L / Sgt 2 SITI ADILAH BINTE MAHDI 	Signature Of Informant: 
Signature Of Interpreter: Not applicable	Date/Time: 07/02/2019 18:11
Officer In-Charge Of Case: L / Woodlands Police Divisional Investigation Branch / Sgt 3 LEE WEI KEAT Contact No.: 64660000	Classification Of Case:

Authentication Stamp



s the car was almost head on head. I decided to stop the car as his car was very near to the car in
f me. I decided to allow the blue car to enter my lane. He continued to squeeze his way into my
at one moment, I saw a lady from the blue car(right rear passenger), sticking her head out of the
v and was trying to inform me that the car had already touched each other. The driver did not
d and continued to drive forward. The blue car then entered my lane, stop in front of my vehicle and
ver came out of his car. I then got out of the car to make a check as well. I realized that the other
car had my car's paint mark stain on his right front and rear door and the right rear mud guard as
le told me to make a report. We did not exchange for particulars but instead just took photographs
h other cars and went back into the car. We then carried on with our journey back home to
ore.

to inform that I have an in-car camera facing the front.

Myself and my wife did not suffer any injuries.

Adding this report for record and insurance claims purposes.

Signature Of Officer Recording The Report:

Signature Of Informant:

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

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From: Hock Wah Motor Pte Ltd [<mailto:motor@hockwah.com.sg>]

Sent: Tuesday, 19 February 2019 9:11 AM

To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Subject: FW: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

Dear Joy

Has AIG's insured reported accident?

Please revert.

Thank you.

Best Regards

Anysia Foo

Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg

From: Shu Pei (LKKAuto) <shupeil@lkkauto.com>

Sent: Friday, 15 February, 2019 12:35 PM

To: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Subject: RE: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

Dear Sir / Madam,

We refer to the above matter.

Please be informed that Joy is taking over this matter.

Our respective case handler will look into the matter and revert to you in due course.

Thank you.

To check availability of the case handler, you may contact the undersigned

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Shu Pei (LKKAuto)

Sent: Tuesday, 12 February 2019 6:09 PM

To: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019 ***LKK
REF:CC6/AIG19002546/eb3

Dear Anysia,

We refer to the below email.

Please be informed that we are currently pending for our insured's report.

Kindly note that for liability, claim negotiation and settlement, please contact Asher at 6841 6051.

Our respective case handler will look into the matter and revert to you in due course.

Thank you

To check availability of the case handler , you may contact the undersigned.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Hock Wah Motor Pte Ltd <motor@hockwah.com.sg>

Sent: Tuesday, 12 February 2019 12:25 PM

To: Admin A <admin-a@lkkauto.com>

Subject: TP CLAIM _SLV6235S & SLJ7886U(AIG)_DOA:06/02/2019

Dear sir/madam

Attached herewith our client's GIA report that claim against AIG'S insured SLJ7886U.

Please revert on liability.

The above mention vehicle not in our Bedok workshop.

Thank you.

Best Regards

Anysia Foo

Senior Claims Advisor

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Avenue 4 | #01-2008/2010/2012/2014 | Singapore 489977

Tel: 6441 5655 | Fax: 6243 8121 | Website: www.hockwah.com.sg