

## Vic (LKKAuto)

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**From:** Fiona <fiona@timesinsurance.com.sg>  
**Sent:** Tuesday, 3 March, 2020 11:50 AM  
**To:** 'Henry Lim'  
**Cc:** 'Dalfred Lee'  
**Subject:** \*\*URGENT -- Accident Involving GBC7592Y & SLW5362J Along 1 Dickson Rd On 27/03/2019 | Bestman Installation & Services | Policy: Z18VC05000483 | Lonpac Ref: 18/19/19/VC05/021600  
**Attachments:** SLW 5362J 270319.mp4  
**Importance:** High

Dear Henry

With reference to the video footage (attached) submitted by the 3<sup>rd</sup> party which shows that there was a jerk from behind (0:13 – 0:15).

Your motor insurer is of the view that there was likely contact between both vehicles. As such, your insurer may have to settle the third party claim against the policy.

If you have any comment / disagreement for your motor insurer to settle the 3<sup>rd</sup> party's claim, please let us hear from you **by this Thursday (05/03/2020, before 3pm)**. Should we not hear from you, we shall deem that you are agreeable for your motor insurer to settle the 3<sup>rd</sup> party's claim at their best possible terms.

Thank you.

\*\*\*The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to any third party, or any social media or media platform.

Best Regards,  
Fiona Ke  
Manager - Claims

### Times Insurance Brokers Pte Ltd

Blk 2 Balestier Road, #03-659 to 663, Balestier Hill Shopping Centre, Singapore 320002  
Tel : 6252 8888 (ext. 330) Fax : 6253 3230 / 6250 9133  
E-mail: [fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg) Website: [www.timesinsurance.com.sg](http://www.timesinsurance.com.sg)



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**From:** Fiona <fiona@timesinsurance.com.sg>  
**Sent:** Wednesday, 17 April, 2019 1:34 PM  
**To:** 'Henry Lim' <bisvcs@yahoo.com.sg>  
**Cc:** 'Dalfred Lee' <claim@timesinsurance.com.sg>

**Subject:** RE: GBC7592Y Police report --- Accident Involving GBC7592Y & SLW5362J Along 1 Dickson Rd On 27/03/2019 I Bestman Installation & Services I Policy: Z18VC05000483 I Lonpac Ref: 18/19/19/VC05/021600

**Importance:** High

Dear Henry & Cheryl

Please let us have a copy of the Police Investigation Result when available.

Thank you.

Best Regards,  
Fiona Ke  
Manager - Claims

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**From:** Henry Lim <[bisvcs@yahoo.com.sg](mailto:bisvcs@yahoo.com.sg)>

**Sent:** Wednesday, 17 April, 2019 1:05 PM

**To:** Fiona <[fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg)>

**Cc:** Dalfred Lee <[claim@timesinsurance.com.sg](mailto:claim@timesinsurance.com.sg)>

**Subject:** Re: GBC7592Y Police report --- Accident Involving GBC7592Y & SLW5362J Along 1 Dickson Rd On 27/03/2019 I Bestman Installation & Services I Policy: Z18VC05000483 I Lonpac Ref: 18/19/19/VC05/021600



Police Station Of Origin:  
Jurong East N.P.C  
92 Boon Lay Way SINGAPORE 609962  
Tel No: 1800-8999999

Report No: T/20190416/2015

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 16/04/2019 08:54	Video Report No.:	Station Diary No.: 25
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**Informant's Particulars**

Name of Informant: GANDHI VENKATESH		Address: APT BLK 249 JURONG EAST STREET 24 #06-92 WOODLANDS VISTA SINGAPORE 600249	
ID Type / ID No.: FIN NO / G2474081T		Contact No.: Home/Office:                      Mobile: 86564106	
Nationality: INDIAN		Email:	
Sex: Male	Age: 29	Date of Birth: 11/03/1990	Type of Informant: Driver
Race: Indian		Language: English	Institution / School Name:
Occupation: Lorry driver		Driving Licence Information: Class: 2B,3	Date of Expiry:

**General Information of the Accident**

Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 27/03/2019 15:30	Type of Location: Straight Road
Location: Junction of Road 1 and Road 2 DICKSON ROAD JALAN BESAR Along Dickson Road toward Jalan Besar beside Tai Seng Hotel				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Light	
Type of Collision: No collision			Anyone conveyed by ambulance: No	

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBC7592Y	Lorry	TOYOTA	Dyna	Silver	No Damage	1
SLW5362J	Car				No Damage	4

**Details of Vehicle Insurance**

Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
GBC7592Y	LONPAC INSURANCE BHD.	Z18VC05000483	09/09/2018	08/09/2019



Police Station Of Origin:  
Jurong East N.P.C  
92 Boon Lay Way SINGAPORE 609962  
Tel No: 1800-8999999

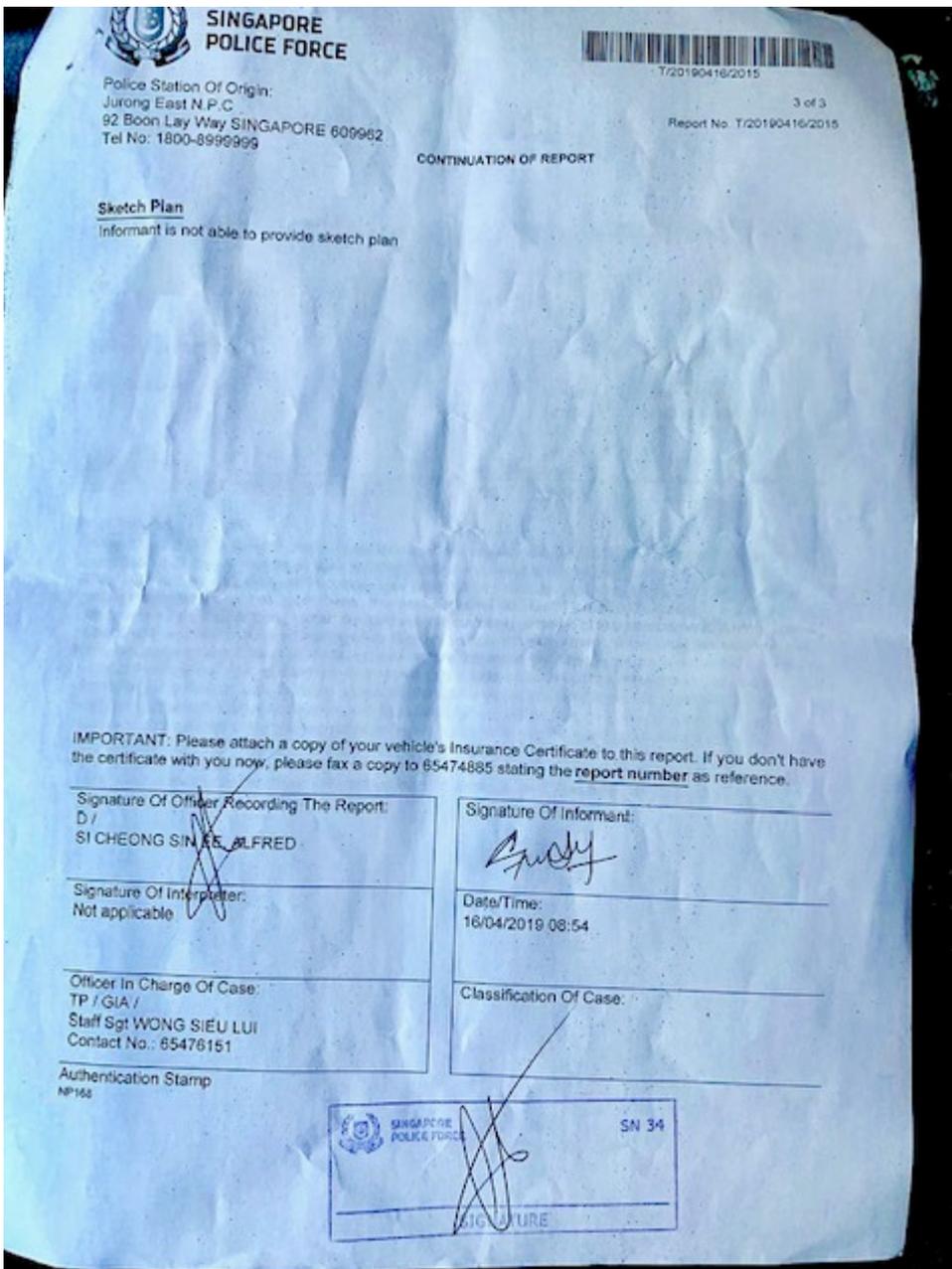
Report No. T/20190416/2015

**CONTINUATION OF REPORT**

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL			
Driver		Use of Pedestrian Crossing: NA	
Name	GANDHI VENKATESH	ID No.	G2474081T
Related Vehicle	NIL	Contact No.	86564106
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B,3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

**Brief Details.**

On the 27.03.2019 at about 3.30pm, I was driving my company vehicle GBC7692Y along Dickson Road toward Jalan Besar. At that time I was travelling with my colleague by the name Kew Tinphob Hp; 87691002, and he was sitting at the passenger seat. While I was driving along Dickson Road and was getting ready to turn right to Jalan Besar, there was another vehicle SLW5362J in front of my vehicle and when we are near to Tai Seng Hotel, the said vehicle suddenly jammed brake and come to a stop. I then immediately jammed brake and managed to stop my vehicle in time without hitting onto the said vehicle. My colleague then went down to make a check and he informed me that the distance between our vehicle is about 4 inch apart. The said vehicle then drove to the side and I then drove forward to the junction. The vehicle driver believed to be a Malay about 30 plus came out of the vehicle and approached us and informed us that we had hit his vehicle and requested for our phone number. We did not give him our number as we informed him that we did not hit onto his vehicle. He then told us to leave and I then drove my vehicle away. I wish to state that I did not hit onto his vehicle as my colleague did went down to check and there is no damage on our vehicle. My colleague also told me that when he went down to make a check, he observed that the other vehicle had alots of damages and scratches around his vehicle.



Sent from my iPhone

On Apr 16, 2019, at 9:46 AM, Fiona <[fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg)> wrote:

Dear Henry and Cheryl

Please scan the Police Report and resend it to us. Thank you.

Best Regards,  
Fiona Ke  
Manager - Claims

**Times Insurance Brokers Pte Ltd**

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<image001.jpg>

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**From:** Henry Lim <[bisvcs@yahoo.com.sg](mailto:bisvcs@yahoo.com.sg)>  
**Sent:** Tuesday, 16 April, 2019 9:43 AM  
**To:** Fiona <[fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg)>; Dalfred Lee <[claim@timesinsurance.com.sg](mailto:claim@timesinsurance.com.sg)>  
**Subject:** Re: GBC7592Y Police report --- Accident Involving GBC7592Y & SLW5362J  
Along 1 Dickson Rd On 27/03/2019 | Bestman Installation & Services | Policy:  
Z18VC05000483 | Lonpac Ref: 18/19/19/VC05/021600

Dear Mdm,

Report as per attached.

On Monday, 15 April 2019, 9:51:29 am SGT, Fiona <[fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg)> wrote:

Dear Henry and Cheryl

We acknowledge receipt of the Singapore Accident Statement. Meanwhile, please inform your driver to lodge the Police Report soonest and email us a copy of the Police Report when available.

Kindly be advised that in the event you or your driver receive any Notice of Intending Prosecution, Inquest, Fatal Inquiry, Offer of Composition, Writ of Summons or written letter from the other party in connection with this accident, you are NOT to admit liability under any circumstances but to forward us IMMEDIATELY all such documents for our attention.

Failure to comply with this requirement constitutes a breach of conditions under your Motor Insurance Policy for which the insurer is entitled to repudiate liability for all claims arising from the above accident.

Best Regards,  
Fiona Ke  
Manager - Claims

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Blk 2 Balestier Road, #03-659 to 663, Balestier Hill Shopping Centre,  
Singapore 320002  
Tel : 6252 8888 (ext. 330) Fax : 6253 3230 / 6250 9133  
E-mail: [fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg) Website: [www.timesinsurance.com.sg](http://www.timesinsurance.com.sg)

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permanently where appropriate.

-----Original Message-----

From: Fiona <[fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg)>

Sent: Monday, 15 April, 2019 9:37 AM

To: 'Henry Lim' <[bisvcs@yahoo.com.sg](mailto:bisvcs@yahoo.com.sg)>

Cc: '[claim@timesinsurance.com.sg](mailto:claim@timesinsurance.com.sg)' <[claim@timesinsurance.com.sg](mailto:claim@timesinsurance.com.sg)>

Subject: RE: GBC7592Y Police report --- Accident Involving GBC7592Y & SLW5362J Along 1 Dickson Rd On 27/03/2019 1 Bestman Installation & Services 1 Policy: Z18VC05000483 1 Lonpac Ref: 18/19/19/VC05/021600

Importance: High

Dear Cheryl

Please inform your driver to lodge the Police Report and email us the following soonest.

- 1) Copy of Police Report
- 2) Copy of Singapore Accident Statement (lodged at insurer's authorised reporting centre)
- 3) Any coloured photos / video footage captured at accident scene (if any)

Best Regards,  
Fiona Ke  
Manager - Claims

Times Insurance Brokers Pte Ltd  
Blk 2 Balestier Road, #03-659 to 663, Balestier Hill Shopping Centre,  
Singapore 320002 Tel : 6252 8888 (ext. 330) Fax : 6253 3230 / 6250  
9133  
E-mail: [fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg) Website: [www.timesinsurance.com.sg](http://www.timesinsurance.com.sg)

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-----Original Message-----

From: Henry Lim <[bisvcs@yahoo.com.sg](mailto:bisvcs@yahoo.com.sg)>

Sent: Monday, 15 April, 2019 9:24 AM

To: '[claim@timesinsurance.com.sg](mailto:claim@timesinsurance.com.sg)'; [fiona@timesinsurance.com.sg](mailto:fiona@timesinsurance.com.sg)

Subject: GBC7592Y Police report

Dear Dalfred and Fiona,

We received the police report last Friday for your attention.

BR,  
Cheryl Chen (on behalf of Henry Lim)