

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 11 June 2019 4:39 PM
To: thongjessie@hotmail.com
Cc: 'Hamimah Bte Jamaluden'; 'claims@scauto.com.sg'; Vivian Lau (LKKAuto)
Subject: RE: ACCIDENT INVOLVING PA 928D(AXA) & SKW 8933D ON 20/04/2019 *LKK Ref: CC4/ASM19007116/Kpb3

Dear Sirs/Mdm,

Thank you for your email.

The existing gantry is designed to cater for 2 vehicles to exit at a time, therefore we believe the width of the driveway before the stop line and yellow box is sufficient to cater for 2 rows of vehicles to exit in abreast. Our opinion is no experienced driver on the left lane would move out from the stop line at exit point when there is a bus on the adjacent right lane start moving out to the main road knowing that bus needs a bigger turning radius. Bus might swerve towards left upon seeing fast moving vehicles along main road from right direction.

Based on the camera installed at the main gate which capture the incident shows that bus driver after moving into the main road suddenly swerved abruptly towards the left, therefore its left rear portion collided with right front portion of third party which is clearly stationary on the stop line. We are of the view that liability is not in our driver's favour. As such, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you insisted that we should not offer settlement to the third party, kindly let us know within the next 14days i.e. by **26/06/2019** and we will seek further instruction from AXA.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Jessie Thong <thongjessie@hotmail.com>
Sent: Wednesday, 22 May 2019 4:49 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Hamimah Bte Jamaluden <hamimah.j@scauto.com.sg>; claims@scauto.com.sg
Subject: Re: ACCIDENT INVOLVING PA 928D(AXA) & SKW 8933D ON 20/04/2019 *LKK Ref: CC4/ASM19007116/Kpb3

Dear All,

We were told the other party is COE or a staff from Delgro.

It is only fair to see who had arrived at the gantry first because, once passed the gantry, the white line has clearly indicated only 1 vehicle at a time. This is a bus depot & that explains why buses need a bigger turning radius to filter out from the depot. Therefore, cannot have 2 vehicles at the same time.

Just my assumption & my personal opinion for this case:

Only 1 vehicle in the lane at a time, PA928D was very sure there wasn't any vehicle before him during his exit & he stopped at the stop line. No driver driving a heavy vehicle will squeeze to any sides of another vehicle as they clearly know they needed a bigger space to filter out. Such instance, driver has to wait for the front vehicle to filter out before he could move forward.

PA928D waited at the stop line to filter out. He have to constantly look out for right side traffic in order to turn left (this place is highly traffic all the time). The split seconds the car exited the gantry & came besides PA928D just when driver was confident to filter out of the lane, the car also filtered out. They collided.

The security guards did not see the whole incident as the bus is bigger, longer & taller than the car. The view had been blocked.

If the stop line serves as the purpose, 1 vehicle at a time, no vehicle should be on the left/right side of the front (assuming is PA928D) vehicle.

Nevertheless, we still leave the case to experience fields & investigators assisting us on this case.

Thank you for sharing the video.

Regards
Jessie

P/S: commonly drivers/riders, will squeeze to the side of heavy vehicles, when they moves, drivers/riders would "make use" of its "big size" at the same time to filter out of the lane.

For cars' drivers who is able to drive heavy vehicle, they will know highly chance of collision due to turning radius. For those none, they will think space gap is big for them to follow out out of the lane.

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Wednesday, May 22, 2019 3:12 PM

To: Hamimah Bte Jamaluden; claims@scauto.com.sg

Cc: thongjessie@hotmail.com; claims@scauto.com.sg

Subject: RE: ACCIDENT INVOLVING PA 928D(AXA) & SKW 8933D ON 20/04/2019 *LKK Ref: CC4/ASM19007116/Kpb3

Without Prejudice

Dear Hamimah,

As spoken earlier, attached is a copy of video footage from third party for your easy reference.

Kindly let us have your comments after viewing the video footage.

Thank you.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hamimah Bte Jamaluden <hamimah.j@scauto.com.sg>

Sent: Monday, 6 May 2019 2:35 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; claims@scauto.com.sg

Cc: thongjessie@hotmail.com; claims@scauto.com.sg

Subject: RE: ACCIDENT INVOLVING PA 928D(AXA) & SKW 8933D ON 20/04/2019 *LKK Ref: CC4/ASM19007116/Kpb3

Dear Hsiao Tong

We acknowledged receipt of your email dated 03.05.19 and our apologies for the late reply.

You may request it from Ms Jessie, whom we have cc copied in this email.

We have sent a claim notification to Third Party's insurer and currently pending for liability clearance.

Meanwhile, attached photos of the damages and the driver's driving license for your necessary.

Aside to Ms Jessie

Please assist to provide Authorisation Letter/ Employment Letter to LKK Auto for their further proceeding.

Thank you

Best regards

Hamimah

DID : 6571 9958

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From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Friday, 3 May, 2019 3:04 PM

To: 'claims@scauto.com.sg'

Subject: ACCIDENT INVOLVING PA 928D(AXA) & SKW 8933D ON 20/04/2019 *LKK Ref: CC4/ASM19007116/Kpb3

Your Ref: **PA 928D**

Dear Sirs/Mdm,

ACCIDENT INVOLVING PA 928D(AXA) AND SKW 8933D ON 20/04/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against PA 928D

We have received a claim from SKW 8933D against PA 928D.

We noted that you are assisting our insured(PA 928D) to claim against SKW 8933D. We would like to know the PIC of PA 928D as we need to request the following documents from our insured as per AXA instruction:

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- Driver's driving license or foreign driving license or vocational license (if any)
- Authorisation Letter/ Employment Letter from insured company
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)

In addition, we would be much appreciated if you could kindly let us know the progress/outcome of your claim you have made so far.

Appreciate an early reply.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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