

## Jasper Chua (LKK Auto)

**From:** Jenny Toh <jenny.toh@qbe.com>  
**Sent:** Tuesday, 22 September 2020 9:42 AM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** claims-singapore  
**Subject:** VC012646 <SEEK MANDATE> FW: VC012646 Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kha3s2) on 30/05/2019

Dear Jasper


We refer to this claim.

We have appointed our lawyer to settle the injury claim the liability is as per below:-

Since both parties without evidence to proof we have settled the injury at 50% and kindly offer 50% for the third party property claim.

### A. Liability

1. This accident location is consistent with both the Plaintiff and insured's sketch plan, as well as their reporting of the incident location – along Jurong Town Hall Road towards AYE (CTE). The insured driver was on the right most lane and was proceeding straight at the material time when the Plaintiff's vehicle which was turning right from the opposite direction collided into the insured's vehicle within the junction.
2. Whilst the Plaintiff alleges that he had the right of way and that the lights were green arrow in his favour in his report, your insured is silent on the state of the lights in her report. She clarified thereafter that the lights were green in her favour. However, it is important to note that this important fact was omitted from her contemporaneous accident report.
3. There is no other objective evidence in the form of in-car camera footage or independent witnesses to confirm the state of lights at the material time. The damage pattern is to the rear left of the Plaintiff's vehicle and the front left of the insured vehicle, which is consistent with both accounts. No police action was also taken against either party for this action.
4. In this regard, we wish to draw your attention to Scenario 7(c) of the Motor Accident Guide ('MAG'), wherein liability is reflected as 50-50 between parties when both parties claim that the traffic light is showing green / green arrow in their favour. This is to reflect the conflict of versions and solely for settlement purposes.

<p>(b)</p>  <p>Diagram 1.14</p> <p>The traffic lights are showing "green" for both Vehicle X and Vehicle Y and the "green arrow" in favour of Vehicle X has not come on/lit up.</p>	<p><b>Reason(s):</b> Driver Y moving straight across the junction on "green" light has right of way, but should keep a lookout for vehicles turning across his path at the junction. Driver Y should also take evasive action to avoid a collision. Driver X making the right turn should give way to oncoming traffic from the opposite direction.<sup>22</sup></p>	85	15
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(c) Driver X – Claims that the “green arrow” is lit up. Driver Y – Claims that the traffic light is showing “green” in his favour.  There is a conflict of versions as to the state of the traffic lights.	<b>Reason(s):</b> The state of the traffic lights cannot be determined in the absence of evidence in favour of either driver. For example, there are no witnesses. Neither is there any video or CCTV footage capturing the accident.  (Solely for settlement purposes)	50	50
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5. Given that there was a conflict of the state of the traffic light at the material time, we are of the view that liability will be **50%** against your insured in view of the above. However, we would also recommend that you try and resolve liability at up to **60%** if necessary as your insured had failed to mention the state of lights in her report, which may weigh against her in terms of liability.

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## Jenny Toh

Senior Assistant

Claims | Asia

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Winner of Insurance Asia Awards 2020 – Digital General Insurance Initiative of the Year, Singapore  
Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

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**From:** Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

**Sent:** Wednesday, 12 August 2020 11:14 am

**To:** Jenny Toh <jenny.toh@qbe.com>; Andrew Lim <andrew.lim@qbe.com>

**Cc:** claims-singapore <claims-singapore@qbe.com>

**Subject:** RE: VC012646 <SEEK MANDATE> FW: VC012646 Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kha3s2) on 30/05/2019

Dear Sir/Mdm,

Any updates ?

Thanks

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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**From:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

**Sent:** Monday, 1 June 2020 3:54 PM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>

**Cc:** claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>

**Subject:** VC012646 <SEEK MANDATE> FW: VC012646 Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kha3s2) on 30/05/2019

Hi Jasper

Please hold on for the offer as we have requesting evidence from third party lawyer acting on his injury claim.

regards

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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Sent:** Monday, 1 June 2020 10:08 AM  
**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>  
**Cc:** claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>  
**Subject:** RE: <SEEK MANDATE> FW: VC012646 Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kha3s2) on 30/05/2019

Dear Jenny,

Third party do not have evidence to proof that insured beat red light.

Kindly advise

Thanks

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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*Save the Earth. Print only when necessary.*

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**From:** Jenny Toh [<mailto:jenny.toh@qbe.com>]  
**Sent:** April 24, 2020 10:09 AM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>  
**Subject:** RE: <SEEK MANDATE> FW: VC012646 Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kha3s2) on 30/05/2019

Hi Jasper

Is there any police result or any proof that insured driver beat red light?

regards

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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Sent:** Thursday, 23 April 2020 2:33 PM  
**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>  
**Subject:** RE: <SEEK MANDATE> FW: VC012646 Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kha3s2) on 30/05/2019

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver beat red light.

A letter was sent out to the Insured to notify TP claim and NCD issues and no feedback received till date.

Summary to offer to repairer **TRANS-CAB AUTO SERVICES PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair (w/gst)	\$ 52,882.85	\$ 5,938.50
Loss of Rental (\$101.27 x 11 days)	\$ 1,113.97	\$ 1,113.97
Loss of Income (\$50.00 x 11 days)	\$ 550.00	\$ 550.00
LTA Search Fee	\$ 7.49	\$ 7.49
Proposed Total	<b>\$ 54,554.31</b>	<b>\$ 7,609.96</b>

Breakdown of days is as follows:

Recommended days	5 Days
Weekends / Downtime	6 Days
<b>CLAIM DAYS</b>	<b>11 Days</b>

For your approval and/or further instruction please.

Thank you.

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

---

**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, 22 April, 2020 4:13 PM

**To:** Jenny Toh; Vic (LKKAuto)

**Cc:** claims-singapore; Admin A

**Subject:** RE: VC012646 Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kha3s2) on 30/05/2019

Dear Sir / Madam,

Thank you for your email.

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

*Hi Vic,*

*Kindly assist.*

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

**"Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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**From:** Jenny Toh [<mailto:jenny.toh@qbe.com>]

**Sent:** Wednesday, 22 April 2020 4:01 PM

**To:** Mei Kwan (LKKAuto)

**Cc:** claims-singapore

**Subject:** VC012646 Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kga3) on 30/05/2019

Hi Mei Kwan

May I know what is the outcome for this case?

regards

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**From:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

**Sent:** Monday, 24 June 2019 5:37 PM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kga3) on 30/05/2019

Our ref: VC012646

Hi Mei Kwan

Please find attached as per requested.

regards

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**Jenny Toh**

Senior Assistant

Claims / Asia

1 Raffles Quay, #29-10 South Tower, Singapore 048583

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Wednesday, 19 June 2019 8:55 PM

**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

**Cc:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving SLN4394X (OI : QBE - TBA) and SHD382G (TP : LKK REF - CC3/QBE19009869/Kga3) on 30/05/2019

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHD 382G at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Cecilia and she can be contacted at DID: 6749 4274.

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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