Khanchna (LKK Auto)

To: ivanho55@hotmail.com

Cc: Admin A

Subject: RE: Accident Between SCL6628B & SGP706X on 14/05/2019

From: Jeremyleow [mailto:Jeremyleow@insurhub.sg]
Sent: Wednesday, 25 September, 2019 10:53 AM

To: 'Ivan Ho'; Vic (LKKAuto)

Subject: RE: Accident Between SCL6628B & SGP706X on 14/05/2019

Hi Ivan,

Thanks for the accident notification. I am sorry for the most unfortunate event.

I have forwarded this to ERGO to request for updates and will keep you updated.

Thanks.

Jeremy Leow

Business Development Manager

Insurhub LLP

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Business & Commercial Insurance | High Net Worth | Consumer Insurance

From: Ivan Ho [mailto:ivanho55@hotmail.com]
Sent: Tuesday, September 24, 2019 7:15 PM

To: vicalpeh@lkkauto.com
Cc: jeremyleow@insurhub.sg

Subject: Accident Between SCL6628B & SGP706X on 14/05/2019

Dear Sirs,

Apologies for the delay in submitting the attached pics/clips.

Based on the letters I have received pertaining to the claim file by the driver of SGP9706X, I am somewhat dunbfounded and astonised that he has tried to claim those absurd amount of medical fees.

Couple of points i would like to bring up for your attention:

1) We were caught in a bad jam when exiting the immigration & customs complex in Johor Baru towards Woodlands check point.

- 2. We were merging into a single lane when the driver of SGP9706X decided to squeeze into the limited space between my car and the vehicle in front.
- 3) It was SGP9706X who drove into my car, hence, the damage on his doors on my front driver side fender.
- 4) Because of the jam, we were travelling at no more than 5-7km/h.

Based on that speed, I am wondering how on earth can the driver of SGP9706X get so "badly" injured to the tune of the absurd amount of monies he is trying to claim? Also, as you can see from the attached clips, the driver showed NO SIGN of being injured or hurt or had any signs of physical distress. He was even gesturing and smiling to his friends in another vehicle that he has met an accident. I have a witness in my car who can also vouch for that.

Anyway, i leave it to your good self to decided and be the judge of the incident. These PHV drivers need to be reminded of the severe penalties for insurance fraud.

Your sincerely, Ivan Ho Driver of SCL6628B