

## Jimmy Chen (LKK Auto)

**From:** Jimmy Chen (LKK Auto)  
**Sent:** Friday, 12 July 2019 6:10 PM  
**To:** 'Joel Goh'; 'Tan Wei Yin'  
**Cc:** Vic (LKKAuto); Vivian Lau (LKKAuto); Hsiao Tong (LKKAuto)  
**Subject:** RE: OUR REF: CC3/EQ119011228/K1wb3 - ACCIDENT INVOLVING SLR4268G AND SHC3365S ON 22/06/2019 (DM19HO01802-WY)  
**Attachments:** Video - SLR4268G (2).MP4; Video - SLR4268G (1).MP4; Recce Video.MP4

Hi Joel, Wei Yin,

Our insured is disputing on this matter.

Our insured insisted that TP made an illegal U-Turn before the accident occurs. You may refer to the video "Video - SLR4268G (2)" for the footage.

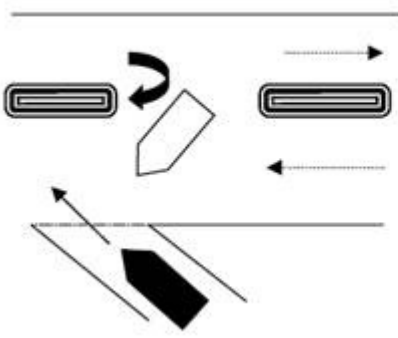
Our surveyor had actually did a recce around the area and notice the following U-Turn sign as shown below.



However this U-Turn sign is not meant for the turn directly in front which is where the accident occurred, but for the one further down.

Also our surveyor noticed that there's quite a few motorists who also misunderstood the sign and made the U-Turn there during the recce, hence our surveyor's opinion is that the U-Turn sign may be quite misleading.

Based on the following BOLA,

11. (c)		Vehicle X – Turning into Main Road Vehicle Y – U-turning	100%	0%
		*All U-turns (legal / illegal), or turns not prohibited by road markings.		
		<b>Reason:</b> Vehicle approaching main road should exercise greater caution.		

Regardless whether TP made an illegal U-Turn or not, our insured is still liable on this matter.

However based on our assessment, we recommend to go 50/50 on the liability, we do not want our OI to be fully liable.

Please advise on this matter, thank you.

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>

**Sent:** Tuesday, 9 July 2019 1:00 PM

**To:** Jimmy Chen (LKK Auto) <[jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Tan Wei Yin <[weiyin.tan@eqinsurance.com.sg](mailto:weiyin.tan@eqinsurance.com.sg)>

**Subject:** RE: OUR REF: CC3/EQI19011228/K1wb3 - ACCIDENT INVOLVING SLR4268G AND SHC3365S ON 22/06/2019 (DM19HO01802-WY)

Dear Jimmy

Attached both accident reports for your attention.

Best Regards,

**Joel Goh**

Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)



*Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender.*

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**From:** Jimmy Chen (LKK Auto) [<mailto:jimmychen@lkkauto.com>]

**Sent:** Tuesday, July 9, 2019 11:42 AM

**To:** Janet Tan; Tan Wei Yin; Joel Goh

**Cc:** Vic (LKKAuto); Vivian Lau (LKKAuto)

**Subject:** RE: OUR REF: CC3/EQI19011228/K1wb3 - ACCIDENT INVOLVING SLR4268G AND SHC3365S ON 22/06/2019

Hi all,

With reference to the above subject, please advise if you've receive any video evidences from the insured.

Please assist to send us a copy of the video evidence if any, thank you.

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Mark <[mark@gtipl.biz](mailto:mark@gtipl.biz)>

**Sent:** Tuesday, 9 July 2019 11:24 AM

**To:** Jimmy Chen (LKK Auto) <[jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Subject:** Re: OUR REF: CC3/EQ19011228/K1wb3 - ACCIDENT INVOLVING SLR4268G AND SHC3365S ON 22/06/2019

Hi jimmy,

All footage have already sent last week

Regards

Mark

On 9 Jul 2019, at 9:53 AM, Jimmy Chen (LKK Auto) <[jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)> wrote:

Dear Sir/Mdm,

Thank you for your call.

Please assist to send a copy of the video footage to us via this email, thank you.

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Jimmy Chen (LKK Auto)

**Sent:** Friday, 5 July 2019 5:51 PM

**To:** [MARK@GTIPL.BIZ](mailto:MARK@GTIPL.BIZ)

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Subject:** OUR REF: CC3/EQ19011228/K1wb3 - ACCIDENT INVOLVING SLR4268G AND SHC3365S ON 22/06/2019

Dear Sir/Madam,

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them within the next 10 days i.e. by 15/07/2019, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) may be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third-Party claim. However, if your policy has an NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call/email to us if you have further queries.

**PS: You may reply to this email with a copy of the video footage, thank you.**

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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