

**Re: Ref: CC4/ASM19011337/Kpb3**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Thu 30/4/2020 2:46 PM

To: yijunn@gmail.com <yijunn@gmail.com>

Dear Mr Zhang,

We refer to the above matter.

We noted that traffic police had completed investigation which revealed that liability is not in your favour.

In view of this, AXA will proceed to resolve third party claim at best to avoid further litigation, which would escalate to even more cost.

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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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**From:** Zhang Yijun <yijunn@gmail.com>

**Sent:** Tuesday, 30 July 2019 1:12 PM

**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Subject:** Fwd: Ref: CC4/ASM19011337/Kpb3

Dear Hsiao Tong,

I refer to your letter dated 28th June regarding accident on 24th June 2019. I'm the driver of SKK977T.

Please see the relevant cctv footage.

In addition, my case primarily relies on the fact that I have right of way in these side to side collision. 2 points to prove that, number one traffic going left to right and I'm on the right and he is on the left, so I'm actually in front of him when he tried to cut in and over take me. Number 2, I'm partially on an upslope in the carpark ramp, cars on upslope always have right of way, this can be seen even in carparks, where there is no stop line on a up slope ramp but there is always a stop line at the downslope ramp.

Thanks!

Kind regards,

YJ

HP 96410129

----- Forwarded message -----

From: Zhang Yijun &lt;yijunn@gmail.com&gt;

To: ang\_yi\_ting &lt;ang\_yi\_ting@spf.gov.sg&gt;

Cc: &lt;jeremy.tan@mclarens.com&gt;

Date: Saturday, 27 July 2019, 10:39 AM +0800

Subject: Ref: TP/IP/43767/2019

Dear Stephanie,

Thank you for your call and advice.

I have made a police report at Orchard NPC on 25/07/19 regarding the traffic accident on 24/6/19 at 120pm.

Report Number is T/20190725/2049

You have asked me for CCTV evidence which I humbly submit together with my version of events.

On 24/06/19 at 120pm, I was driving my car SKK977T together with one passenger at the front passenger seat. At that time, I was driving out from the car park of Mandarin Orchard heading out to the main road of Orchard Link. However, there was a lot of moving traffic on Orchard link so I decided to wait till it was clear before moving off. I was directly behind a taxi (SHC6319G) who was waiting to move off.

SLM3077Z was also stationary on my left ( at the same place as where the van is in **Picture 1**) where the stop line is situated. In traffic rules, if there is a stop line, logically that means you should be giving way to vehicles who are in front of the stop line. Hence since he was at that stop line junction, he should be giving way to vehicles who are in front of the stop line.

Since my black car SKK 977T is on the right and traffic direction on Orchard link (which all of us are turning right into) is moving from left to right, white car SLM 3077Z should either give way to cars in front of the stop line to move off first and wait before moving off, or if he turns, he should keep left and make a smaller right turn radius to tuck behind my car when we both are turning right at the same time. Given that traffic is moving from left to right on Orchard Turn, since he is on my left, and I'm on the right, that means I'm in front of him.

Instead, he decides he wants to overtake me and take my position without giving way. The moment the taxi in front of me moves off, I double check that there is no oncoming traffic and proceed to turn. White car SLM 3077Z decides to accelerate in a dangerous manner and suddenly cuts into my turning direction. As I am going up a ramp at the exit, I have to step more on the accelerator to get up the slope, and I was unable to stop in time to avoid him as he went straight through into my turning position instead of turning more to the left first to tuck in behind me so that both cars can

turn together. This is not a regular front to rear accident because clearly the other driver is at fault. I ended up brushing against his rear because he accelerated faster than me because he was driving in a dangerous manner. I should not be penalized for being a safe driver and moving off in a safe manner, if i had accelerated at the same speed as he did, we would both have a side to side collision instead.

Be that as it may, we were just moving off from a stationary position and luckily at very low speeds. As you can see from the video, there was minimal contact with both cars having no change in direction on contact. The driver of SLM3077Z came out immediately and was perfectly fine. Once he checked his bumper had minor scratches after a few seconds, he turned back to his car and without saying too much, asked his 3 passengers to disembark. They too came out perfectly fine and without injury and the other driver did not even check on their well-being. What I am trying to say here is if the accident was serious, he would have checked their condition, the fact that he didn't check for injuries show that he knew that the incident was very minor.

Throughout our discussion he made no mention of any injury which is why I did not make police report.

I would like to place on record my suspicion that the driver of SLM3077Z likely saw that we have no in-car camera and decided to fake an injury claim to see if he can get away with it. I would humbly request for a full investigation to be conducted to his alleged injury and if he was found to be malingering, for him to be persecuted to the full extent of the law. It is black sheep like him that cause the insurance premiums to keep soaring.

I have also attached the damage of both cars to show the extent of the damage.

Thank you.

Kind Regards,

Zhang Yijun  
Hp 96410129