

Re: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

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

Tue 25/5/2021 12:04 PM

To: Amitabh Prasad <prasadamitabh@gmail.com>

Dear Mr Amitabh,

We refer to your below email.

The accident happened at the said junction where "TechLink Building" is location on your right. You were travelling along Kaki Bukit Ave 3 with intention of turning right into Kaki Bukit Crescent. In the midst of turning, collided with oncoming third party vehicle.

As you would agree that for turning at the road junction, turning vehicle must give way to traffic coming straight from the opposite direction who has right of way. Kaki Bukit Ave 3 is a 2-way traffic flow, whereby with only single lane on your side, opposite way consists of 2 lanes in which outer lane is most congested than the left lane where third party is travelling. Motorists must exercise more care with alertness at an uncontrolled junction where there is no traffic light.

You said that your view was blocked by vehicle behind the yellow box, if you were initiating right slowly in the yellow box, it is not so difficult for you to have view of oncoming car.

The proximate cause of the accident is your failure to give way to third party while initiating a right turn, resulted in a collision. We are of the view that we do not have a good defence. Therefore, 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.

Should you think you have a good case, you may lodge a third-party claim for your losses against their insurer. If you could succeed your claim against third-party insurer for 80% of your losses, you may provide supporting documents from your workshop / lawyer to AIG for them to review on your NCD.

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

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

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

From: Amitabh Prasad <prasadamitabh@gmail.com>

Sent: Tuesday, 18 May 2021 9:31 AM

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

Subject: Re: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

Dear Ms.Chew,

The fact that you are reviewing this case for such a long duration is indeed surprising. The third party hit me with my daughter in the back seat at a high speed and this is already a strong case as far as I am concerned. Furthermore, your statement that I was turning right is incorrect. The indication to turn and actually turning are two different things and I was in the midst of that with zero visibility of oncoming traffic. On the other hand, the third party had me in his view as he was driving straight towards a signal that was red and should have slowed down.

However, what kind of an amicable settlement are we talking here. I have already paid my

workshop for the excess above my sum insured and have also suffered a reduction in NCD for future premiums. I am sure the third party would have incurred similar damages. Isn't that amicable enough?

Thanks and best regards,
Amitabh Prasad

On 17 May 2021, at 15:21, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Mr Amitabh,

We refer to the above matter.

We have further reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by GBB6825M. Your vehicle was turning right from a major road to enter a minor road on the opposite side should give way to third party who was moving straight ahead from the opposite direction. Therefore, 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 feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **28/05/2021** and we will seek further instruction from our principal.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Khanchna (LKK Auto)
Sent: 28 October 2020 4:58 PM
To: Amitabh Prasad <prasadamitabh@ymail.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

Dear Mr. Amitabh,

We refer to the above matter and your e-mail below.

Please forward us the e-mail correspondence from your workshop informing you that your claim was successful to enable us

send to your insurance company.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Amitabh Prasad <prasadamitabh@ymail.com>

Sent: 21 July 2020 10:16 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019
ALONG KAKI BUKIT AVENUE 3

Hi Khanchna,

The workshop is Jeep Chrysler, Singapore and as far as I know the settlement was 100%.

Thanks and best regards,

Amitabh Prasad

On 21 Jul 2020, at 09:03, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Dear Mr. Amitabh,

We refer to the above matter and your e-mail below.

We will review the matter accordingly.

Please let us know the name of the workshop that is assisting you to make the counter claim against GBB 6825M.

Kindly also let us know the percentage of your claim settlement (for example: 50% or 100%) and status so that we can update your insurance company (AIG Insurance) and do the needful.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Amitabh Prasad <prasadamitabh@ymail.com>

Sent: Tuesday, 21 July 2020 8:58 AM

To: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto)

<khanchna@lkkauto.com>

Cc: Sgp, Ccu Aig <aigsgpccureferral@aig.com>

Subject: Fwd: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

From: Amitabh Prasad <prasadamitabh@ymail.com>

Date: 20 July 2020 at 12:49:17 SGT

To: Amitabh <sarami1909@gmail.com>

Subject: Re: ACCIDENT INVOLVING SFW2943Z & GBB6825M ON 31/10/2019 ALONG KAKI BUKIT AVENUE 3

Dear Khanchna,

With reference to your email regarding third party settlement, I do not agree with your statement ' you and/or your authorized driver may not be absolved from blame for this accident'.

The other party was evidently responsible for causing the accident due to negligence and lack of respect for speed and absence of timely braking action.

Moreover, I was justified in making a right turn via the yellow box. The other party was coming at a very high speed despite the fact that traffic had stopped at red light which allowed me to make my aforementioned turn. Being at high speed , he did not brake and impacted my vehicle in the front left with my daughter sitting in the rear left seat. Fortunately, no one was injured. I am enclosing pictures of the accident as I have done earlier and want to claim a third party settlement.

<image001.jpg>

<image001.jpg>

<image002.jpg>

<image003.jpg>

Thanks and best regards,
Amitabh Prasad

On 17 Jul 2020, at 10:22, Amitabh
<sarami1909@gmail.com> wrote:

Amitabh  

Begin forwarded message:

From: "Khanchna (LKK Auto)"

<khanchna@lkkauto.com>

Date: July 16, 2020 at 16:04:49
GMT+8

To: "sarami1909@gmail.com"

<sarami1909@gmail.com>

Cc: Admin A <[admin-](#)

a@lkkauto.com>

**Subject: RE: ACCIDENT
INVOLVING SFW2943Z &
GBB6825M ON 31/10/2019 ALONG
KAKI BUKIT AVENUE 3**

AMITABH PRASAD
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING
SFW2943Z & GBB6825M ON
31/10/2019 ALONG KAKI BUKIT
AVENUE 3**

We are acting on behalf of your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your motor insurance policy.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information (for e.g. accident video/scene photos) to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 25/07/2020, 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.

We noted that you have made a counter claim against Third party m/vehicle **GBB6825M**.

Kindly let us have the name of the workshop that was assisting you to make the claim and outcome/status of the said claim.

Thank you.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd

DID: 6841 2360| email:
Khanchna@lkkauto.com| Fax: 6741-
4108
Blk 51, Paya Ubi Industrial Park, Ubi
Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)
Sent: Tuesday, 7 January 2020 3:00 PM
To: sarami1909@gmail.com
Cc: Admin A <admin-a@lkkauto.com>
Subject: ACCIDENT INVOLVING
SFW2943Z & GBB6825M ON
31/10/2019 ALONG KAKI BUKIT
AVENUE 3

AMITABH PRASAD
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING
SFW2943Z & GBB6825M ON
31/10/2019 ALONG KAKI BUKIT
AVENUE 3**

We are acting on behalf of your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your motor insurance policy.

We noted that you have made a counter claim against Third party m/vehicle **GBB6825M**.

Kindly let us have the name of the workshop that was assisting you to make the claim and outcome/status of the said claim.

Also, please let us have the accident video/scene photos (if any).

Thank you.

“Wishing you a happy and a prosperous New Year!”

Best Regards,
Khanchna| Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841 2360| email:
Khanchna@lkkauto.com| Fax: 6741-
4108

5/25/2021

Mail - Hsiao Tong (LKKAuto) - Outlook

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