

Khanchna (LKK Auto)

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>
Sent: Wednesday, May 27, 2020 4:43 PM
To: Khanchna (LKK Auto)
Cc: Admin A; Bryan Ang (LKKAuto)
Subject: LAST ATTEMPT Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg
Attachments: VIDEO-2020-05-18-17-05-20.mp4

LAST ATTEMPT

Dear Khanchna,

Your revised offer of \$1,580.00 is unacceptable.

If a heavy vehicle is stationary in the middle of 2 lanes with only hazard lights on, of course anyone will tap the horn to alert and slow down to overtake with cautious speed.

We reiterate that your insured did not indicate any left signal before turning left from stationary position and stopped in a manner with insufficient space for traffic to overtake from the right (as proven from the video footage). Your insured should have stopped on the left lane with left signal on if he had intended to turn left.

The fact that the impact was only felt when our taxi was parallel with your insured's heavy vehicle proved that our taxi was not squeezing through but was overtaking slowly and had almost completed the overtaking process when your insured veered left from stationary position without proper look out and caused the accident.

Please review the matter once again and let us know by **3rd June 2020** if your principal is agreeable to settle our claim at 100% based on Bola s14, otherwise we shall have no option but to escalate the matter to GIA for their deliberation without any further reference to you. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]

Sent: Wednesday, 27 May 2020 2:39 PM

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

Cc: Admin A

Subject: RE: OFFER - Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg

WITHOUT PREJUDICE

Dear Lee Gek,

In your previous e-mail, you said "since he is obstructing part of the 2 lanes for so long", from the video, we noted that your hirer did not even stop and wait to check out on the situation.

When SHF475L was driving pass our Insured vehicle, the video shows that SHF475L significantly slowed down. So if you are saying "logically any driver will overtake", then why SHF475L needed to slow down, he could have just overtake without slowing down and drive normally.

Hence, we maintain that Third party driver knew that our Insured driver was preparing to make a turn left and yet he had squeezed in to the small space .

As such, we propose settlement for 50% basis on a global sum of **\$1,580.00(all in).**

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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,

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: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>

Sent: Monday, May 18, 2020 6:39 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: OFFER - Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg

Dear Khanchna,

The video footage is on mute mode. Even without any sound, it clearly showed that your insured has moved off from stationary position without any signal when our taxi was overtaking from the left.

Your insured's vehicle is a huge cement mixer truck and occupying ¾ of each lane, so who will know why is he stopping there, it could be that his vehicle has broken down as **only hazards lights is on and NO displace of signage and NO Traffic Marshall standing behind to warn/alert road users not to overtake.** Logically any driver will overtake in order to pass through. Moreover, it was already stopping there quite a distance away.

Your insured had failed to look out for any passing vehicle since he is obstructing part of the 2 lanes for so long and **also failed to wait for the Traffic Marshall to guide him before moving off.**

We would urge you to review the matter as we have firm instructions to escalate the matter to GIA for deliberation if your principal is maintaining their stand. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: Monday, May 18, 2020 6:11 PM

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

Cc: Admin A

Subject: RE: OFFER - Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg

WITHOUT PREJUDICE

Dear Lee Gek,

We didn't hear any horn sound from the video.

As such, we maintain that the Third party driver knew that our Insured driver was preparing to make a turn left and yet he had squeezed in to the small space . As such, we propose settlement for 50% basis on a global sum of **\$1,500.00(all in).**

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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,

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: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>
Sent: Monday, May 18, 2020 5:17 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: OFFER - Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg

Dear Khanchna,

We attach the video footage for your perusal.

Your insured's vehicle was stationary in between 2 lanes from some distance ahead with only hazard lights on so logically our driver has to overtake. As our driver was slowly overtaking from the left and tapping the horn to alert your insured's driver as he was moving pass when your insured failed to notice our taxi on the left due to its height and moved off from stationary position without any warning and hit onto our taxi.

We are only prepared to accept 100% settlement. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]
Sent: Wednesday, May 13, 2020 6:38 PM
To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Cc: Admin A
Subject: OFFER - Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We append below our Insured's statement and sketch plan:

Based on documents at hand, we noted that the Third party driver knew that our Insured driver was preparing to make a turn left and yet he had squeezed in to the small space . As such, we propose settlement for 50% basis on a global sum of **\$1,500.00(all in)**.

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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,

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: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>

Sent: Tuesday, February 25, 2020 5:42 PM

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

Subject: URGENT / REMINDER Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg

**URGENT
REMINDER**

Dear Khanchna,

Please let us have your offer by **3rd March 2020**. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

Sent: Friday, January 3, 2020 4:22 PM

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis); Khanchna (LKK Auto)

Cc: CS A Team; Admin A

Subject: FW: LOD Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg

Without Prejudice

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 Khanchna,

FYNA, our ref CC3/CTI19021648/Qkb3

"Wishing you a Happiness and Prosperity New Year"

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 (Ext:119) Email: SuLi@lkkauto.com Fax: 67414108

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

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:LeeGek@smrt.com.sg>]
Sent: Friday, 3 January 2020 4:13 PM
To: CS A Team; Admin A
Subject: LOD Re: Accident on 30/11/2019 involving SHF 475L & XE 1978L (China Taiping's insured) Our Ref: TAX/11/19/2144/lg

Dear All,

We quantify our own losses as follows:-

Cost of Repair	\$2350.00
Loss of Rental	\$1538.13 (11.5 days x \$133.75)
LTA Search Fee	\$7.00
Total	\$3895.13

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) GIA report
- 4) Accident vehicle laid-up report
- 5) LTA search
- 6) video footage

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd

