

Jia Le (LKK Auto)

From: TG Lim (LKK Auto)
Sent: Saturday, 14 November 2020 8:25 AM
To: Jia Le (LKK Auto)
Subject: RE: Accident involving SMP 8955D - Alison Crowe

Hi Jia Le,

Based on my survey and the GIA report, the damages sustained are fitting and true.

Regards,
TG Lim | Automotive Assessor
LKK Auto Consultants
Phone: 6256 3561 | Email: TeowGuan@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jia Le (LKK Auto)
Sent: Friday, 13 November, 2020 11:31 AM
To: TG Lim (LKK Auto)
Subject: FW: Accident involving SMP 8955D - Alison Crowe

Hi Mr Lim,

Please refer to the below email sent by OI.

Kindly assist to check and comments on damage of TP vehicle as OI dispute that was a minor bump.

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,
Chan Jia Le | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Alison Crowe [mailto:croweac@yahoo.co.uk]
Sent: Tuesday, 7 July 2020 7:20 PM
To: Jia Le (LKK Auto)
Subject: Re: Accident involving SMP 8955D - Alison Crowe

Dear Jia,

Thank you very much for the acknowledgement and for the plan & statement, it's much appreciated.

I would be very grateful if you could consider the following points when reviewing the circumstances:

- that the claimant entered and stopped in the box junction, there was a safe gap before I started pulling out of the junction
- I was over the white line but at this junction, the view is obstructed and you have to creep cautiously over the line in order to see whether there is any oncoming traffic from the right - I was stationary and had only moved a little, so believe it would be impossible to inflict the level of damage and injury the claimant is suggesting
- there was pre-existing damage to the vehicle - dent and blue paint from another incident shown in the images.

What is being claimed as damage to the vehicle, please?

I am concerned that the claimant is exaggerating the impact for personal gain and I strongly object to the possibility that I could have caused the level of damage claimed, when it was a minor bump.

I understand my responsibility regarding the liability (and that I drove into the rear of his vehicle) but I do not believe that I should take full responsibility due to the claimant entering the box junction when I had started to pull out.

Many thanks in advance for your consideration,
Alison

On Monday, 6 July 2020, 12:05:35 GMT+8, Jia Le (LKK Auto) <jjale@lkkauto.com> wrote:

Dear Alison,

We have received your emails dated on 04/07/2020 and 05/07/2020 with all attachments.

Please be informed that Third Party did not provide us the Police Reports and we attached herewith a copy of Third Party's Accident Sketch Plan and Statement for your perusal.

You also can write your comments.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: jjale@lkkauto.com | fax: 6741-4108

From: Alison Crowe [<mailto:croweac@yahoo.co.uk>]
Sent: Monday, 6 July 2020 10:49 AM
To: Jia Le (LKK Auto)
Subject: Re: Accident involving SMP 8955D - Alison Crowe

Dear Jia,

Thank you for your prompt response. I wanted to check that you had received two emails forwarded by Jasper and that you have been able to look over all the content and supporting documents supplied.

Am I permitted to see the claimant's Accident and Police Reports, please? I notice from the Solicitor's letter that he has a copy of mine.

Do I have an opportunity to comment on the decision or the claims made against me?

Many thanks for your advice,

Alison

On Monday, 6 July 2020, 09:49:09 GMT+8, Jia Le (LKK Auto) <jiale@lkkauto.com> wrote:

Our Ref: CC4/AIG20003105/Bda3

Dear Alison,

ACCIDENT INVOLVING SMP 8955D & SME 7570U ALONG/AT JUNCTION OF MOUNT VERNON ROAD AND BARTLEY ROAD ON 13/02/2020

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

Based on the accident report and accident scene photos, we are of the view that liability is not in your favour as you have crossed beyond the stop line and we will check with our surveyor on the damages of third party's vehicle.

With regards to the medical claim, Insurance Company will looking into the matter.

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

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Alison Crowe <croweac@yahoo.co.uk>
Sent: Saturday, 4 July 2020 7:48 PM
To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: Fw: Accident involving SMP 8955D - Alison Crowe

Dear Jasper,

Hope you are well. We spoke back in March regarding a car accident I was involved in and I subsequently emailed you some details, reports and images.

I've just received another letter from the Claimant's Solicitor which I wanted to share with you - I've just emailed (see original email attached below) but I realise the email address I had for you was incorrect, so I am resending.

I am also concerned that you wouldn't have received the emails I sent back in March, so I will forward them on. Apologies for this, but please let me know if you need any further information and call me on 84691011 if you prefer.

Many thanks,

Alison

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

From: Alison Crowe <croweac@yahoo.co.uk>

To: jasperechua@lkkauto.com <jasperechua@lkkauto.com>

Sent: Saturday, 4 July 2020, 18:39:18 GMT+8

Subject: Re: Accident involving SMP 8955D - Alison Crowe

Hello Jasper,

I hope you are well.

I have received the attached letter from Roy & Partners, the claimant's Solicitor, which I would like to bring to your attention (if you are not aware of it already). I have also shared this with the Traffic Police IO and will pass on to my Insurers.

I strongly contest the claims made and believe the damages outlined by the claimant to be highly dubious - perhaps even to the point of being fraudulent. As stated in my Police and Insurance Reports, I was pulling out very slowly from the junction, from a stationary position. As shown by the images, my vehicle was only a little over the white line of the junction, so it would have been impossible to gather enough speed from a standing start to cause a significant impact. This was not a collision but a very small bump; there is no evidence of a big impact (no dents) on my vehicle and the only damage to my vehicle is a scratch on the bonnet, which I believe was caused when the claimant drove away in a hurry to collect his passenger from Bartley MRT. The images I have sent previously show that the vehicles are just touching and that my vehicle did not impact the claimant's significantly.

I am concerned that details are being misrepresented to my disadvantage and for personal gain by the claimant. I am not inclined to engage a solicitor for what was a very minor incident, and prefer to place my trust in fair investigation by the police and by yourself and the Insurance Company.

There are a number of details that I would take issue with. I note that the claimant's Solicitor has a copy of my GIA report and wonder if I am also be permitted to see the claimant's GIA and police reports so that I can have the opportunity to comment? What are the repairs that are being claimed too?

The letter is dated the 19th May 2020, and requires a response within 14 days. However I did not receive it until yesterday. The postmark on the envelope is 23 June. I am concerned that I am being placed under undue and unfair pressure by the claimant in order to support his claim, the integrity of which I am very doubtful of.

I am, if course, entirely ready to follow the requirements of the law and the direction of the police, but I am not sure how I should proceed. I would be most grateful for any guidance you might be able to give me - could you please update me on the status of the claim and what the process will be from this point onwards? Should I respond to this letter or leave it with you as you advised for the first Solicitor letter?

Many thanks for all your advice and let me know if you need any more information,

Alison Crowe

On Thursday, 26 March 2020, 12:43:16 GMT+8, Alison Crowe <croweac@yahoo.co.uk> wrote:

Hello Jasper,

Thank you very much for your time over the phone this morning. As advised, I am sending you the attached documents as additional information/evidence in light of the claim made against me, as follows:

- pages 1 to 4 of the Police Accident Report (attached as separate pages)
- letter from Roy & Partners Solicitor dated 17 Mar 2020, but received today. I have not responded to this as advised
- additional images x 3 (4 images already included in the Accident Report)

My husband Charles Crowe is the Policy Holder and I was driving at the time, as detailed in the AIG accident report filed on the 14 Feb 2020 and the police report filed on the 17 Mar 2020.

I was not intending to make a claim as the damage was very minor and cosmetic. The impact was very small (a bump) - I was stationary at the white line of the junction before moving very cautiously and slowly out of the turning into the gap, as per the accident and police report filed, and the other driver confirmed he was not injured. The images show that my car had only moved slightly over the white line of the junction before the collision happened (the other driver had entered the box junction). I therefore was very surprised that the other driver is claiming to be injured and cannot see how this would be possible following such a minor bump. Two of the images show the other driver in shot taking photos, he did not appear to be injured and was instead drove off quickly to Bartley MRT afterwards (I had asked him to wait while I reversed so we did not cause any further damage to the cars, but he drove off before I could do so).

I would like to highlight pre existing dents and blue paint on the other driver's car, I am concerned that that the other driver will try and apportion blame for the previous damage on to me.

Please do not hesitate to contact me if you need further detail.

Thank you, Jasper

Alison Crowe

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

From: Alison Crowe <croweac@yahoo.co.uk>

To: "croweac@yahoo.co.uk" <croweac@yahoo.co.uk>

Sent: Thursday, 26 March 2020, 11:06:18 GMT+8

Subject:

Hello Jasper,

Alison Crowe