

## Print Received Message

This mail is associated with :

**\*SHB214U (C0431571)**

**[SLB6230K]**

TP

SMRT TAXIS PTE LTD

Apr 27 2017 12:00PM

[PARLANE MARK DONALD]

SMRT Automotive Services Pte Ltd

**From** AXA Insurance Pte Ltd (HQ) (AXA\_SG), sent on 20/06/2017 10:18 AM.  
**To** LKK\_HQ; vivianlau@lkkauto.com  
**CC** AXA\_SG; sur@lkkauto.com; assignments@lkkauto.com; zayyer@lkkauto.com  
**Subject** **Re: Fw: Re: Your Ref: TP / C0431571\_ ACCIDENT INVOLVING VEHICLES SLB 6230K(OI) AND SHB 214U(TP) ON 27/04/2017**

Hi Zani,

Insured driver was turning in from a minor road and she has not completed the turn fully.  
Third party made a left turn from Robinson road and entered Cross street(Main Road) fully before third party changed lane to the 1st lane. Both parties should kee a look out for other vehicles before turning/changing lane.

We are of the view that both parties should bare equal liabilities.  
Please kindly engage insured further on liability.

Mr Han, his workshop @ Alexandra, has also advised their counterclaim might be unsuccessful.  
You may check with him on his counterclaim status against third party and it could help to better manage insured's expectation on the liability.

We are of the view that insured may be unable to escape liability fully.

Thanks  
Wancong

<-- Original Message -->

From: LKK\_HQ  
To: tan.wancong@axa.com.sg  
CC: AXA\_SG  
Sent On: 20/06/2017 09:48 AM  
Subject: Fw: Re: Your Ref: TP / C0431571\_ ACCIDENT INVOLVING VEHICLES SLB 6230K(OI) AND SHB 214U(TP) ON 27/04/2017

Dear Wancong,

Insured's cctv footage uploaded in Accellion for your neccessary action.

Thank you.

Zaini  
LKK Auto Consultant Pte Ltd

<-- Original Message -->

From: AXA\_SG  
To: LKK\_HQ  
CC: AXA\_SG; sur@lkkauto.com; assignments@lkkauto.com  
Sent On: 19/06/2017 06:13 PM  
Subject: Re: Your Ref: TP / C0431571\_ ACCIDENT INVOLVING VEHICLES SLB 6230K(OI) AND SHB 214U(TP) ON 27/04/2017



Hi LKK,

The CCTV footage is not enclosed in the previous email. May have to send through Accellion.  
Please kindly resend

Thanks  
wancong

<-- Original Message -->

From: LKK\_HQ

To: tan.wancong@axa.com.sg

CC: AXA\_SG

Sent On: 19/06/2017 05:21 PM

Subject: Your Ref: TP / C0431571\_ ACCIDENT INVOLVING VEHICLES SLB 6230K(OI) AND SHB 214U(TP) ON 27/04/2017

**Your Ref: TP / C0431571**

**Our Ref: CC4/AXA17008424/K1wg3**

Dear Wancong,

**ACCIDENT INVOLVING VEHICLES SLB 6230K(OI) AND SHB 214U(TP) ON 27/04/2017**

We refer to the above matter.

TP reported that he was turning left and TP suddenly felt an impact at the right side of his vehicle. No cctv footage and photos provided by TP.

OI reported that he was coming from a minor road along Market Street upon collision with TP vehicle. OI further reported that TP vehicle cut across 4 lanes into the far right lane and collided with OI on the left front portion of the vehicle.

Based on the enclosed copy of OI's cctv footage as attached, after review, we observed that OI vehicle was slowly travelling from the minor road upon collision with TP vehicle which change lane from 2<sup>nd</sup> lane to 1<sup>st</sup> lane upon turning. Enclosed OI's email.

We had spoken to the Insured where he confirmed that at the material time, he was filtering right from the slip road when suddenly TP vehicle cut into his lane and collided with OI. OI strongly dispute on the liability of the case as he believed that the accident could be avoided if TP were to turn within his lane. We informed him about the possibility of a 50/50 settlement, however, OI disagree.

We are of the view that both parties should bare equal liability. Based on both of the accident reports and OI cctv footage, OI vehicle was exiting from a slip road and collided with TP vehicle making a right turn from opposite direction cutting across lanes.

For your approval and/or further instructions please.