

Jasper Chua (LKK Auto)

From: MICKY LIEW <mliew0753@hotmail.com>
Sent: Tuesday, 6 April 2021 4:46 PM
To: Jasper Chua (LKK Auto)
Subject: Re: ACCIDENT INVOLVINGS SMA 2261R AND SJM 36K ON 09/06/2020

Thanks for your explanation. If you look at the layout of the circus, I need to be on the inner lane as the other lane is meant to go straight and turning should be on the inner lane of the circus. He should follow this as he wants to go fast. I indicated that I need to filter left to turn into Bukit Timah Road. He was behind me and should slow down. Instead he sped up and glanced at my left side. He hit me and not the other way.

Anyway, it is up to you and the insurer to decide as I am not insured by them anymore.

Thanks again.
Micky.

From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Tuesday, April 6, 2021 4:13 PM
To: MICKY LIEW <mliew0753@hotmail.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: ACCIDENT INVOLVINGS SMA 2261R AND SJM 36K ON 09/06/2020

Hi Micky,

Thank you for your valuable comments .

We wish to reiterate that based on your video , you stopped your vehicle in the inner lane when traffic light was in red. You slowly moved to 2nd lane after light had changed green, continued to move to 3rd lane. However, SMA 2261R was then travelling on outer lane, when driving pass your vehicle . You started to make a left turn towards Bukit Timah Road which clearly showed in the video and collided with SMA 2261R who was moving along outer lane of circus.

As we have mentioned earlier, you are supposed to move to the outer lane in order to left turn towards Bukit Timah Road. However, you choose to exit left from the 3rd lane without giving way to SMA 2261R , which moving on your left having right of way to proceed straight.

As we know, to exit from circus , motorist should move to appropriate lane in order to exit . In other words , motorist should move to outer lane instead of turning left from 3rd lane which is dangerous, considering vehicle moving in outer lane having right of way and can turn left on the next exit.

Since you are in the opinion that you are not liable for the accident and disagree for us to proceed settlement with third party workshop , kindly let us have them in writing within the next 10 days i.e. by **15/04/2021**. We would write to your insurer (EQ) for further instructions.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: MICKY LIEW <mliew0753@hotmail.com>
Sent: Wednesday, 2 September 2020 2:52 PM
To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SMA 2261R AND SJM 36K ON 09/06/2020

Dear Mr Chua,

Thanks for looking into this matter. I do not agree with your assessment. Firstly, I kept to my lane as it was for turns into the circus. I indicated my desire to turn left as I indicated as soon as the light changes. I travelled slowly and the road turns right. I was still in my lane when he overtook me on the left as seen on video and the damage was from his right side from front to back whilst mine was confined to the bottom front left bumper. He collided with me. He should not overtake from the left as he came from the back at high speed. He should give way to me as he can see me throughout from behind if I had moved left. He should drive with more care and consideration and I cannot be held responsible for this incident. Anyway, the road narrows to 2 lanes and he was on the inner lane and I was on the outer lane. He collided with me as I was still in my lane when the accident happened as can be seen in the video. He is responsible for this incident and I will not claim from him as my damage is minimal as I slowed down with the intention of filtering left. He intended to cut into my lane to continue towards Bukit Timah road.

I cannot bear full responsibility and liability for this. He must bear most of the liability as he collided with me. He did not drive with due care and consideration bearing in mind that he overtakes on the left. He has the responsibility to give way to the right.

I hope this will answer to your investigation and assist you in your reply to them. Thanks.

Regards,

Mr Liew.

From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Wednesday, September 2, 2020 11:53 AM
To: MICKY LIEW <mliew0753@hotmail.com>
Subject: RE: ACCIDENT INVOLVING SMA 2261R AND SJM 36K ON 09/06/2020

Dear Sir,

Based on your accident report, you wanted to go Sungei Road which means you need to turn left into Bukit Timah. As shown in the video footage, your vehicle stopped at the traffic light in the circus, when light turned to green, you do not keep to left 2 lanes for the purpose of turning left into Bukit Timah road, indeed you have sufficient time to drive slowly and veer into lane (by driving past to junction with Keng Lee road & Kg Java road) Next, your statement clearly mentioned that SMA 2261R was on your left lane (presumably on 3rd lane), so you should let him to drive past first before veering onto lane 2 & 3 in order to exit to Bukit Timah road.

Overall, based on the report and video, the collision happened when SMA 2261R were travelling straight along lane 3 while you exited to Bukit Timah road from lane 3. You were not supposed to exit from lane 3 as you should ensure no vehicle travelling on your left before exiting left onto Bukit Timah road. Therefore, liability is now down on your side.

Hope this clarifies

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Jasper Chua (LKK Auto)

Sent: Tuesday, 11 August 2020 8:58 AM

To: MICKY LIEW <mliew0753@hotmail.com>

Subject: RE: ACCIDENT INVOLVING SMA 2261R AND SJM 36K ON 09/06/2020

Dear micky ,

We received your email.

We will look into the matter.

Thanks

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: MICKY LIEW <mliew0753@hotmail.com>

Sent: Wednesday, 5 August 2020 2:05 PM

To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SMA 2261R AND SJM 36K ON 09/06/2020

Have you received my comments. Pse acknowledge, thanks

Sent from my iPhone

On 3 Aug 2020, at 08:48, Jasper Chua (LKK Auto) <jasperchua@lkkauto.com> wrote:

Our Ref: CC4/EQI20006176/R1ba3

03 AUGUST 2020

LIEW MIN HIN

Dear Sir/Madam,

ACCIDENT INVOLVING SMA 2261R AND SJM 36K ON 09/06/2020

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

Please call us if you have further queries.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

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