

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 23 May 2022 4:00 PM  
**To:** 'Ali@arplusd.net'  
**Cc:** Admin A; 'Fadilah@arplusd.net'  
**Subject:** RE: ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020  
**Attachments:** 8277R Video.mp4; SHA8277R Video Screenshot.pdf

Dear Sirs/Mdm,

We have tried to negotiate settlement with third party at equal liability. However, third party disagreed on our offer as their client video footage clearly shows that the accident took place after the turn. Your vehicle veered into the path of third party taxi and hit onto taxi.

We have further reviewed the matter and we are of the view that we do not have a good defense towards the claim submitted by SHA8277R. We attached herewith a copy of video from SHA8277R for your easy reference. Before the traffic junction, your vehicle was travelling along the most left lane while third party was travelling along 2<sup>nd</sup> lane from the left. Both vehicles were making a left turn at the junction. After turning, your vehicle was filtering to the right which is the lane that third party was travelling and resulted the collision. Your driver is not supposed to filter to outer lane immediately after turning unless there is no left turn on the 2<sup>nd</sup> lane along the main road.

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. Please be assured that we will do our due diligence to mitigate the 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 03/06/2022**, 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.

Thank you.

["The video footage is confidential information and is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party."](#)

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Thursday, 3 June 2021 11:50 AM

**To:** Ali Reda <[Ali@arplusd.net](mailto:Ali@arplusd.net)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Fadilah Alkaff <[Fadilah@arplusd.net](mailto:Fadilah@arplusd.net)>

**Subject:** Re: ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020

Dear Sir

We refer to the above matter.

We have highlighted your concern to AIG.

We are of the view that Both vehicles should exercise caution when turning in the same direction. Therefore, we proposed to resolve the matter at equal liability.

Please be assure that we will do our due diligence to mitigate the cost.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Ali Reda <[Ali@arplusd.net](mailto:Ali@arplusd.net)>

**Sent:** Wednesday, February 3, 2021 6:03 AM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Fadilah Alkaff <[Fadilah@arplusd.net](mailto:Fadilah@arplusd.net)>

**Subject:** RE: ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020

Dear Jaslin

We completely disagree with your analysis and want to discuss this ASAP prior to you settling it.

regards  
ali reda

principal | director  
ar + d pte ltd

1 Commonwealth Lane, #[09-31 ONE Commonwealth,](#)  
[Singapore](#) 149544  
**t:** [+65 63278210](#) **f:** [+65 63278201](#) **m:** [+65 96481881](#)  
**e:** [confidential@arplusd.net](mailto:confidential@arplusd.net) [management | contracts | accounts]  
**e:** [studio@arplusd.net](mailto:studio@arplusd.net) [project team | design studio]  
**w:** [www.arplusd.net](http://www.arplusd.net)

----- Original message -----

From: "Jaslin Kok (LKK Auto)" <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
Date: 02/02/2021 15:26 (GMT+08:00)  
To: Ali Reda <[Ali@arplusd.net](mailto:Ali@arplusd.net)>  
Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
Subject: RE: ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020

Dear Sir

We have reviewed both parties video.

We are of the view that liability is not in your favour as your vehicle was at the extreme left before turning but changed to the right lane after turning and collided with Third party who was turning into own lane. 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 7 days from the date of this letter.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Thursday, 28 January 2021 8:35 AM

**To:** Ali Reda <[Ali@arplusd.net](mailto:Ali@arplusd.net)>

**Subject:** Re: ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020

Dear Sir

We received your thumb drive.

Please be informed that the reported accident Date & Location is incorrect. Kindly assist to fill up the addendum form sent previously.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Ali Reda <[Ali@arplusd.net](mailto:Ali@arplusd.net)>

**Sent:** Wednesday, January 27, 2021 7:19 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020

Hi Jaslin

Thumb drive was sent to you by courier today  
Please confirm receipt

**regards**  
**ali reda**

**principal | director**  
**ar + d pte ltd**

1 Commonwealth Lane, #09-31 ONE Commonwealth,  
Singapore 149544

**t:** [+65 63278210](tel:+6563278210) **f:** [+65 63278201](tel:+6563278201) **m:** [+65 96481881](tel:+6596481881)

**e:** [confidential@arplusd.net](mailto:confidential@arplusd.net) [management | contracts | accounts]

**e:** [studio@arplusd.net](mailto:studio@arplusd.net) [project team | design studio]

**w:** [www.arplusd.net](http://www.arplusd.net)

----- Original message -----

From: "Jaslin Kok (LKK Auto)" <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

Date: 18/01/2021 11:21 (GMT+08:00)

To: Ali Reda <[Ali@arplusd.net](mailto:Ali@arplusd.net)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

Subject: RE: ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020

Dear Sir/Madam,

We refer to our email on 18/12/2020.

Kindly let us know if you have mail the thumbdrive over.

**Please be informed that the reported accident Date & Location is incorrect. Kindly assist to fill up attached form.**

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Jaslin Kok (LKK Auto)

**Sent:** Friday, 18 December 2020 2:02 PM

**To:** [ali@arplusd.net](mailto:ali@arplusd.net)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020

Our Ref: CC4/AIG20007098/T1rs3

**ALI REDA- BY EMAIL ONLY**

[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SBR 1000A & SHA 8277R ALONG/AT BRAS BASAH TOWARDS BEACH ROAD ON 06/07/2020**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from SHA 8277R against your motor insurance policy.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **7 days** i.e. by **25/12/2020** 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.

**Please be informed that the reported accident Date & Location is incorrect. Kindly assist to fill up attached form.**

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.

Yours faithfully,

*c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)*

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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