

Jaslin Kok (LKK Auto)

From: YONG ANDREW <ctyong99@hotmail.com>
Sent: Tuesday, 22 June 2021 2:22 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: Re: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14 /08/2020

In reply to your email, I have the following inputs.

1. After posting letters, my vehicle has to make a lane change, moved out from holding area to Marine parade road. There was no vehicle insight at Marine parade Road at that instance.
2. Vehicle from Nallur Road is on my blind side.
3. Lorry driver, if on full alert, he will honk and do emergency break to stop his vehicle from colliding with my vehicle. He didn't do both. Resulting his vehicle to hit my vehicle from behind.
4. Whether the driver is rushing for time or having his tea when driving , of course, is hard to prove. One has to imagine based on above inputs, the blame should be on him.
5. I can't accept your indication that I overlook the on coming vehicle from Marine parade Road.

Regards.

Andrew

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Monday, June 21, 2021 4:59:03 PM
To: YONG ANDREW <ctyong99@hotmail.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14 /08/2020

Dear Andrew

Although both vehicles did not installed camera, and we are unable to prove that the driver is having his tea while driving and is in a rushing manner.

However, according to your statement, you mentioned that you were attempting a lane change to the right to make a U-TURN which we are to believe that you may have overlooked Third Party's vehicle from behind. This in turn caused the accident.

Please be assure that we will negotiate and settle at best.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

From: YONG ANDREW <ctyong99@hotmail.com>
Sent: Friday, 26 March 2021 4:35 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: Re: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14/08/2020

Hi Jaslin. Both vehicles do not installed with video camera. Hence the description on accident can only based my words against the third party's words. Please noted that my vehicle was rammed from behind. I have presented the circumstantial fact for claim. I do not see why you have view that I am on the disadvantage position,...

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Thursday, March 25, 2021 2:17:32 PM
To: YONG ANDREW <ctyong99@hotmail.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14/08/2020

Dear Andrew

We noted on your comments.

However we could not penalized Third Party with your explanation, unless there is concrete evidences such as video footage.

As suggested earlier, you may consider to claim against Third Party. If the outcome is 80% and above, we will revise liability accordingly.

We would hold on our negotiation with Third Party for any form of settlement, if you would like to proceed to claim against Third Party. Otherwise, we shall proceed with negotiation with Third Party claimant on the **without prejudice basis**

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: YONG ANDREW <ctyong99@hotmail.com>
Sent: Saturday, 20 March 2021 10:16 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: Re: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14 /08/2020

Dear Juslin

Thirt party turning from Nallur road to collide with my car is 20 meter or less. The driver is having his tea while driving and is in a rushing manner. The vehicle is runing on moderate speed (not slow speed), one hand on wheel, the other holding tea bag. When he noticed my car, he can't adjust his vehicle quickly and rammed into my car. His tea spilled through his vehicle to the road. Please see Photo attached. Two patches of yellowish liquid can be seen on the road under his vehicle. The third party vihicle did not suffer any oil

leak.



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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Monday, March 15, 2021 10:38:18 AM

To: YONG ANDREW <ctyong99@hotmail.com>

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

Subject: RE: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14 /08/2020

Dear Andrew

We noted on your comment and have review the matter.

However the junction where Third Party was turning from, is still a distance away from the accident spot, which he do not require such a long distance to adjust his vehicle after turning.

It is likely that, when Third Party turning from Nallur Road, before he adjust his vehicle, you can't detect him from the side mirror. Therefore, when you move onto the right lane, his lorry already positioned on the right lane.

We are still of the view that it will be hard to defend the case. However If you are strongly against our view. You may consider to claim against Third Party. We will then revise liability accordingly, if the outcome is 80% and above.

Do let us have them in writing within the next **7 days** i.e. by **22/03/2021**, Otherwise, We will proceed to negotiate for an amicable settlement with third party claimant.

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 | fax: 6741 4108

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

From: YONG ANDREW <ctyong99@hotmail.com>

Sent: Monday, 22 February 2021 6:26 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: Re: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14 /08/2020

Hi Jaslin.

Just to correct your view. My car is not making U turn. My car is filtering out from left holding area to Marine parade road after posting my letters at the Post box. When my car filters out, there wasn't any car coming from Bedok road to Marine parade road. The lorry must have come out from Nallur road turing into Marine parade road. I couldn't see this lorry as it is on my blind side.

This is what happening on that day.

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Monday, February 8, 2021 2:45:05 PM

To: ctyong99@hotmail.com <ctyong99@hotmail.com>

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

Subject: RE: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14 /08/2020

Dear Andrew

We have highlighted your concern to AIG.

We are still of the view that you will have a weak case as vehicles turning / making u turn should exercise greater caution.

If you are strongly agree with our views, you may consider to claim against Third Party. If the outcome is 80% and above, we will revise liability accordingly.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: YONG ANDREW [mailto:ctyong99@hotmail.com]

Sent: Tuesday, 8 September 2020 5:15 PM

To: Jia Le (LKK Auto)

Subject: RE: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14 /08/2020

Dear Jia Le

Your para 1 description is correct. Letter box is inside walk way along Marine Parade road (MRD).

My car, just came out from holding area and drive out to Marine Parade road (MRD), has to be slanting before it can be in straight position parallel to the MRD. It is at this point of time, the lorry collided with my car. Had lorry came down from MRD, the front side of the lorry will have to be dented instead of the left side. Also, my car will not only suffer 2 door damages, the right rear fender will also be dented. It is not logical that the lorry driver seeing a car coming out to MRD, didn't try to avoid collision by swaying his lorry to the left, by swaying to the right, the other car's driver will be hit and be seriously injured.

Third paragraph scenario is more likely to happened. The lorry made a rather wide turning radius before swerve back to the right lane, hitting my rear door. Imagin my car came out in slanting position and the lorry's radius is too wide and quickly swerved back to the right. The lorry can hit my car any position depending on how fast or how slow I move out my car. If I came out a split second slower, the lorry will hit on Driver's door. If my car moves out a split second faster, the lorry will hit my car's rear side not on my passenger door. In this circumstances, the lorry's damaged on the left side is the only logical explanation.

I have no protection policy on NCB. Hence, 50% NCB is valuable to me. Regards.

Sent from [Mail](#) for Windows 10

From: [Jia Le \(LKK Auto\)](#)

Sent: Tuesday, 8 September 2020 3:41 PM

To: [YONG ANDREW](#)

Subject: RE: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14/08/2020

Dear Andrew,

The accident scene located approximately 30m after junction with Nallur road. There is a letter box on the left side of road heading towards direction of park way parade. The letter box located outside of directional barrier placed along the road for safety precaution as both side having construction activity.

Based on damage profile of both vehicles, we believe the position of your is slanting. The bad dent on the rear passenger door is the result of great impact force from lorry should your vehicle is heading straight ahead the damage appears more to be severe scratching and brushing rather than bad dent.

You alleged that third party lorry turned out from Nallur road made a rather wide turning radius before swerve back to the right lane, hitting your rear door, if this being the case, the impact should have been caused to your rear prtion and not passenger door close to front door. Also, the reason of the position of third party lorry facing right after impact is third party upon seeing your vehicle and swerved to the right to avoid collision but unsuccessful.

In view of the above said, we are of the opinion that you have a weak case. As to the issue of NCB, kindly check with the policy documents to see if there is a NCB protector benefit. If so, your NCB would not affected. Otherwise, your exiting NCB entitlements would be deducted by 30% upon renewal.

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: YONG ANDREW [<mailto:ctyong99@hotmail.com>]

Sent: Monday, 7 September 2020 11:55 AM

To: Jia Le (LKK Auto)

Subject: Accident involving SKP6755B & GBD2807G along/at Marine Parade Rd (Near Nallur Rd junction on 14 /08/2020

Dear Jia Le

We have some exchanges on the above on 2/3 Sep 2020. I have sent you photos and explained on what has happened on the accident.

1. My car SKP6755B was hit from behind.
2. There was no eye witness at the accident area.

I request both of us visit the accident area jointly to view the accident site. You declined and mentioned that you will send me drawings for my attention. So far, I have not received drawings from you.

Basing on your letter, it appears that my 50% NCB will be affected. I need know why my 50% NCB will be reduced.

Andrew Yong

Sent from [Mail](#) for Windows 10