

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Monday, 4 January 2021 8:56 AM  
**To:** Annie Tan  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SLP 9098H & GBH 3387Z ALONG/AT SLIP RD @ UPP. SERANGOON RD TWDS BRADDELL RD-CTE ON 20/08/2020

Dear Annie

Thank you for your email.

We attached herewith your video screenshot, which shows that Third Party vehicle was on own lane while your vehicle was seen to be on the main road and trying to move into the slip road.

In view of that, we are of the view that liability is not in your favour. Therefore, We will proceed to negotiate for an amicable settlement with third party claimant.





*"Best Wishes for Merry Christmas & Happy New Year 2021"*

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:** Annie Tan <great\_cheers@hotmail.com>

**Sent:** Sunday, 3 January 2021 10:30 PM

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

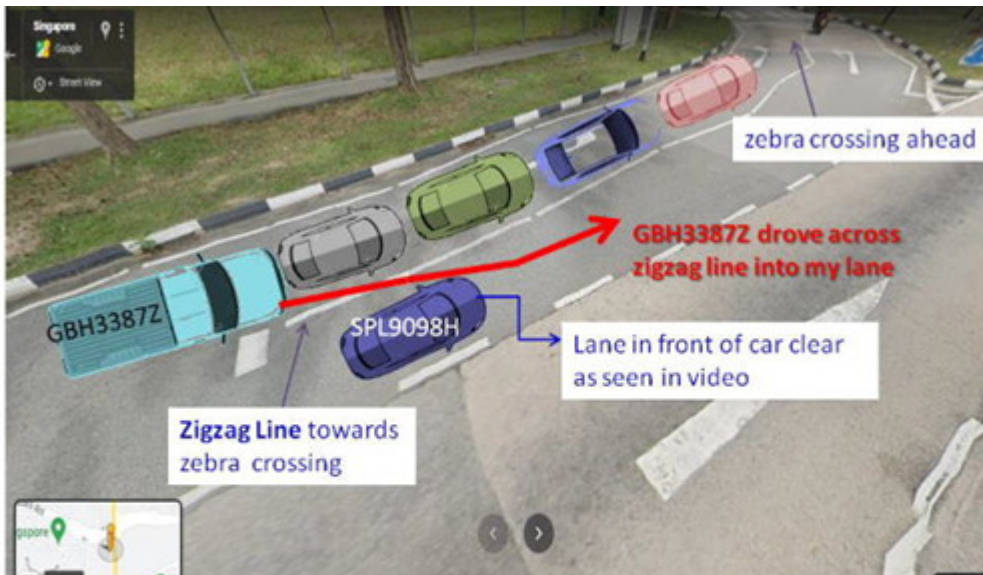
**Subject:** Re: ACCIDENT INVOLVING SLP 9098H & GBH 3387Z ALONG/AT SLIP RD @ UPP. SERANGOON RD TWDS BRADDELL RD-CTE ON 20/08/2020

Your Ref: CC4/AIG20009075/Qrs3

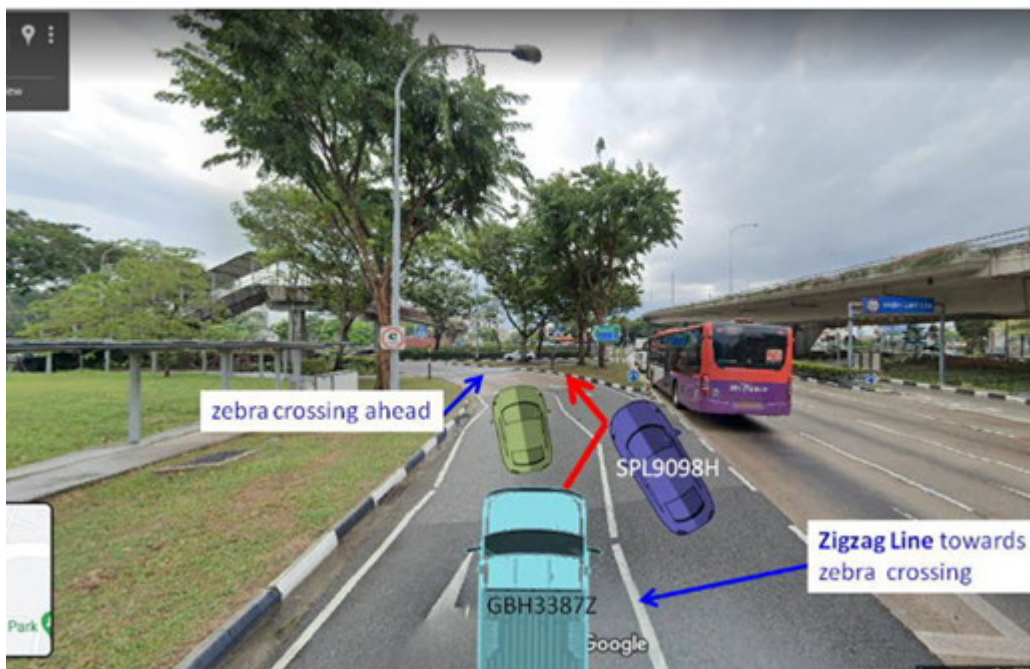
Hi Jaslin

Per attached. Refer to "Driving into Lane" pic, the lane was clear for us to filter in. Based on the "Lane Marking 1" & "Lane Marking 2" and video, it clearly indicated the GBH3387Z driver was in the wrong crossing zigzag marked lane hitting our vehicle, which is against traffic regulation leading to the accident.

The below Pictorial Illustration1 & 2 with explanation showed how GBH3387Z hit our vehicle and caused the accident.



1. GBH3387Z did not keep to his original left lane.
2. GBH3387Z crossed zigzag marked line to overtake, which **is against traffic regulation**. This resulted hitting our vehicle in the accident.
3. **LTA regulation, vehicle are not allow to overtake across a zigzag road marking**. On approach, regardless of the absence of any pedestrians, all motorists are required to slow down and no overtaking is permitted. Prepare to stop and stay in their respective lane.
4. GBH3387Z is **not allow to overtake / change lane** at a zigzag lane marking.



We dispute their 3rd party claim(GBH337Z) against us. We should not be penalize for the other driver's failure to keep in his own proper lane and overtaking at zigzag lane marking hitting our vehicle from behind resulting in the accident.

Hope our NCD will not be affected upon renewal and our NCD Protector feature will not be utilized for this claim in this instance.

Regards

Mr Sim

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

**Sent:** Wednesday, December 30, 2020 11:45 AM

**To:** [GREAT\\_CHEERS@HOTMAIL.COM](mailto:GREAT_CHEERS@HOTMAIL.COM) <[GREAT\\_CHEERS@HOTMAIL.COM](mailto:GREAT_CHEERS@HOTMAIL.COM)>

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

**Subject:** ACCIDENT INVOLVING SLP 9098H & GBH 3387Z ALONG/AT SLIP RD @ UPP. SERANGOON RD TWDS BRADDELL RD-CTE ON 20/08/2020

Our Ref: CC4/AIG20009075/Qrs3

**GLYN SIM KIOK NGIAP- BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SLP 9098H & GBH 3387Z ALONG/AT SLIP RD @ UPP. SERANGOON RD TWDS BRADDELL RD-CTE ON 20/08/2020**

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.

We have received a claim from GBH 3387Z against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as your driver was trying to turn into the slip road and collided with third party who is moving in own lane. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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.

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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