

Yu Jiuh Chai

Sent from [Mail](#) for Windows 10

From: [Khanchna \(LKK Auto\)](#)

Sent: Friday, 30 October 2020 2:32 PM

To: HARRY@TAISONPL.COM

Cc: [Admin A](#)

Subject: ACCIDENT INVOLVING SMU 3219C & SJU 8009U ON 22/09/2020

Our Ref: CC6/CTI20010233/Aka3

**YU JIUH CHAI @ HARRY YU JIUH CHAI
[POLICY HOLDER]**

Dear Sir/Madam,

ACCIDENT INVOLVING SMU 3219C & SJU 8009U ON 22/09/2020

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) Pte Ltd to resolve the third party claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have any evidence/information (for e.g. accident photo/accident video) to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. **by 08/11/2020**, 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 let us know the name of the workshop that is assisting you to make the counter claim against third party vehicle so that we can update your insurance company (China Taiping Insurance).

If successful, kindly confirm the percentage of the claim settlement (for example: 50% or 100%) and send us a copy of the DV.

Thank you.

Cecilia Chong (LKK Auto)

From: Cecilia Low <cecilia.low@sg.cntaiping.com>
Sent: Friday, 8 January 2021 1:34 PM
To: Cecilia Chong (LKK Auto)
Cc: Claims Dept of CTI
Subject: RE: YOUR REF: SNM20D203512/C02. (OUR REF: CC6/CTI20010233/Aga3) *** ACCIDENT INVOLVING SJU 8009U & SMU 3219C ON 22/09/2020 ***

[Strictly Confidential]

Hi Cecilia

Thank you for your email.

Please proceed to decline claim as proposed.

Thank you.

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents.

All correspondences should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Cecilia Low (Ms)

Senior Executive
Claims

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6530 | F: (65) 6225 5879

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Friday, 8 January 2021 11:42 AM
To: Cecilia Low <cecilia.low@sg.cntaiping.com>; Angie Foo <angie.foo@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: YOUR REF: DMPCSN3075451904 (OUR REF: CC6/CTI20010233/Aga3) *** ACCIDENT INVOLVING SJU 8009U & SMU 3219C ON 22/09/2020 ***

Dear Cecilia / Angie,

We refer to the above matter.

We have review the matter. Attached is the scene photos & video footage submitted by OI.

Based on the video footage, OI is travelling straight and that TP is turning right into the building. However, based on the scene photos, we can see the sign board clearly.

Both our insured and TP way do have a stop line.

1. TP fail to stop at the stop line but only after the stop line (refer to scene photo 1/2);
2. The road marking show drive straight or left turn only outside the building (refer to scene photo 1/2);
3. The road sign board outside the building show a right turn arrow with "GIVE WAY TO ONCOMING TRAFFIC WHEN TURNING RIGHT". (refer to scene photo 1 / 2)

In view of above, we are in the opinion that liability is fully down against TP instead.

Kindly let us have your approval/instruction reject claim.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 8 January 2021 11:52 AM
To: 'Nicole Chong'
Subject: YOUR REF: SMU 3219C (OUR REF: CC6/CTI20010233/Aga3) *** ACCIDENT INVOLVING SJU 8009U & SMU 3219C ON 22/09/2020 ***
Attachments: ACCIDENT VIDEO - 01.mp4; SCENE PHOTO .jpeg; SCENE PHOTO 2.jpeg; SCENE PHOTO 6.jpeg

WITHOUT PREJUDICE

Dear Nicole,

We refer to the above matter.

Attached is a copy of Our Insured video footage & scene photos for your easy reference. We are in the view that liability is fully down against your client based on the following:

1. Our Insured is travelling straight and that your client is turning right into the building;
2. Your client fail to stop at the stop line but only after the stop line (refer to scene photo 1/2);
3. The road marking show drive straight or left turn only outside the building (refer to scene photo 1/2) – Your client make a right turn.
4. The road sign board outside the building show a right turn arrow with “GIVE WAY TO ONCOMING TRAFFIC WHEN TURNING RIGHT”. (refer to scene photo 1 / 2) – Your client fail to follow the instruction written on the sign board of not giving way to oncoming traffic when turning right and thus lead to the collision.

In view of above, we have our principal's instruction to reject Third Party claim and not able to look into this matter.

Thanks

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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Auto
Consultants
Pte Ltd

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