

## Jia Le (LKK Auto)

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**From:** Jason Ong <jason.kb@gmail.com>  
**Sent:** Thursday, 8 October 2020 10:22 AM  
**To:** Jia Le (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SKV 5551Y & SMM 4847A ALONG/AT 1 DEPOT ROAD ON 29/09/2020

Noted. Thank you Jie Le.

On Thu, 8 Oct 2020, 10:17 am Jia Le (LKK Auto), <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)> wrote:

Dear Jason,

The video footage from third party clearly shows that your vehicle has encroached into third party lane. Due to close distance, third party was unable to react after the bend. To check for traffic in your blind spot before veering your vehicle to the left lane, considering the bend is quite close to you at behind, so that you could have clear view on rear vehicles turning in at the bend. Neither third party would expect your vehicle protruded into her lane resulted in her inability to take evasive action to avoid a collision even though you have come to a stop before collided.

Therefore, we are in the opinion that you do not have a good case to defend. We would proceed to negotiate with third party for best amicable settlement.

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

**From:** Jason Ong [mailto:[jason.kb@gmail.com](mailto:jason.kb@gmail.com)]  
**Sent:** Tuesday, 6 October 2020 9:16 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SKV 5551Y & SMM 4847A ALONG/AT 1 DEPOT ROAD ON 29/09/2020

Thanks Jia Le.

I would like to appeal for partial liability and submit my video recording for your review.

On that day, I did check for my blind spot and the lane was empty before I proceeded to change lanes.

However, I suspect that the other vehicle was in the midst of turning in at the bend and hence I did not spot the car.

In the video, you can see that my car has come to a halt the moment I spotted the vehicle (in my side and blind spot mirror while i was changing lane).

The accident could have been avoided (as there was still ample space on the left being a heavy vehicle lane) or the extent of the damage to the other vehicle could have been lessened if the other driver was more aware of the surrounding.

The driver could have braked on impact or come to a quicker stop as there was a gantry ahead and all the vehicles were slow moving. Instead, it stopped some distance ahead on impact and as a result 3 panels of her car were damaged.

On getting out of the car, she also claimed that she wasn't aware that she had hit my car until much later.

I hope that you can reassess the situation and see if it's a case of partial liability.

Thank you.

Regards,

Jason

On Tue, Oct 6, 2020 at 9:59 AM Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)> wrote:

Our Ref: CC3/AIG20010481/ds3

**ONG KIAN BOON JASON**

APT BLK 350 CLEMENTI AVENUE 2

#05-39

SINGAPORE 120350

Dear Sir/Madam,

**ACCIDENT INVOLVING SKV 5551Y & SMM 4847A ALONG/AT 1 DEPOT ROAD ON 29/09/2020**

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 SMM 4847A against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle changed 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 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.

***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**

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