

## **Jaslin Kok (LKK Auto)**

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Wednesday, 21 October 2020 4:31 PM  
**To:** Md Noor, Norsiah  
**Cc:** Admin A; Hsiao Tong (LKKAuto); Jasper Chua (LKK Auto)  
**Subject:** [PROPOSED LIABILITY] Accident Involving SMU4154Z (OI : AIG - 3016286350SG) and SMH1327E (TP : LKK REF - CC3/AIG20011166/Abs3) on 14/10/2020

YOUR REF: 3016286350SG  
OUR REF : CC3/AIG20011166/Abs3

Dear Sirs / Madam,

### **ACCIDENT INVOLVING SMU 4154Z (OI) & SMH 1327E (TP) ON 14/10/2020**

We refer to the above matter.

TP reported that she driving straight towards lobby and a vehicle (OI) suddenly appears to her right. The vehicle was driving up a slope and over a speedbump, with some speed. There is a stop line but the vehicle didn't stop.  
She could not see the vehicle coming as there is a wall obstructing her view. Although she slam her break but still could not avoid the collision.  
She estimated that her speed at that point of time is approx. 15km/h

OI reported that there is a speedbump just before the stop line, where he stopped his car and there is a convex mirror to see the other vehicle coming.  
He did not see any vehicle coming and upon further testing, he still didn't see any vehicle.  
Just as he accelerated / crossed the speedbump, over the stop line, a car come driving pass. Resulted in collision.

We have contacted insured (MR LOH) and inform him that liability is not in his favour. He mention that there is a wall blocking his view. However, we have explained to him that third party video footage clearly shows that he did not stop at the stop line. In conclusion, He agrees to let Insurance settle at best.

In view of both parties report and video, we are of the view that liability is not in our insured's favour. He reported that he stopped the car before the stop line, however, as seen on both parties videos, his vehicle did not stop. Although there is a wall blocking his view, but there is a convex mirror, which can be seen that there is an oncoming vehicle coming from his video.  
On a sidenote, TP video shows that she was driving against the flow, but is still along the drive way.

Therefore We would like to propose liability @ 100%.

Kindly let us have your view/comments after reviewing the matter.  
Appreciate your early response as TP wksh (PREMIUM AUTOMOBILES PTE LTD) is checking on liability.

Thank you.

Best Regards,

**Jaslin Kok** | Admin

**LKK Auto Consultants Pte Ltd**

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