

Jasper Chua (LKK Auto)

From: Alfred Toh <alfred.toh@sg.cntaiping.com>
Sent: Wednesday, 1 April 2020 10:34 AM
To: Jasper Chua (LKK Auto); Vic (LKKAuto); Admin A
Cc: Ben Tang; Alfred Toh; Chee So Chow; Hsiao Tong (LKKAuto); Claims Dept of CTI
Subject: Direct Settlement - Accident Involving GBH3481J (OI: SNM18D04499C02/1) and SHB9602Z (TP : LKK REF - CC3/CTI18017059/Kha3) on 15/09/2018
Attachments: MLHM18120179-01-GBH3481J.PDF; WhatsApp Video 2018-09-18 at 12.50.11.mp4

LKK REF - CC3/CTI18017059/Kha3
CTPIS REF – SNM18D04499C02/1(cbs/bt)

Dear Vic

We refer to your email of 31 March 2020 pertaining to the above matter.

Purely for amicable settlement and on Without Prejudice basis, we agree to allow your good office to offer 50% liability on the claim.

We await your further/payment advice to enable our Ben Tang to act accordingly.

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

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: 65 6389 6183
Email: claimsdept@sg.cntaiping.com
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From: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Sent: Tuesday, March 31, 2020 5:01 PM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Chong Boon Sen <boonsen.chong@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving GBH3481J (OI: SNM18D04499C02/1) and SHB9602Z (TP : LKK REF - CC3/CTI18017059/Kha3) on 15/09/2018

Dear Alfred,

We refer further to the below email.

We had spoken to the Insured where he provided to us the repairer that is helping him to do a TP claim which is Lai Huat (Meng Kee) Motor Pte Ltd.

We had spoken and was informed by the repairer Lai Huat (Meng Kee) Motor Pte Ltd that they only help Insured do the accident report and they didn't know which workshop the Insured went to file a TP claim. We were only provided with the Insured's video footage as attached.

Now, TP repairer (Transcab) appealed and proposed for a 50/50 settlement in view that, "We do not agreed to your rejection. However we are prepared to settle at 50% in liability as under BOLA S11(e), both drivers have an equal obligation to keep a proper lookout when turning into a common lane from opposite directions."

Upon further review of the Insured video footage, we notice that the Insured was within the leftmost lane that can make a left turn or go straight. The Traffic light at the junction is green for both vehicles but no green arrow light for TP vehicle to make a right turn.

As such, we are of the view that our Insured has the right of way to make a left turn at the junction since the traffic light was on his favour and he was within its lane when turning.

Kindly advise if we maintain our rejection and/or for your further instruction if any.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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From: Vic (LKKAuto)

Sent: Thursday, 11 October, 2018 11:48 AM

To: 'Claims Dept of CTI'

Cc: Chong Boon Sen; Alfred Toh; Chee So Chow; KKLau; Hsiao Tong (LKKAuto); Vic (LKKAuto); Admin A

Subject: RE: Direct Settlement - Accident Involving GBH3481J (OI: SNM18D04499C02/1) and SHB9602Z (TP : LKK REF - CC3/CTI18017059/Kha3) on 15/09/2018

Dear Alfred,

We refer to your below email and the contents were noted.

We had spoken to the Insured Driver and he is still pending for the outcome of his claim from his workshop.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Claims Dept of CTI [<mailto:claimsdept@sg.cntaiping.com>]

Sent: Thursday, 11 October, 2018 10:35 AM

To: Vic (LKKAuto); Admin A

Cc: Chong Boon Sen; Alfred Toh; Chee So Chow; KKLau; Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving GBH3481J (OI: SNM18D04499C02/1) and SHB9602Z (TP : LKK REF - CC3/CTI18017059/Kha3) on 15/09/2018

LKK REF - CC3/CTI18017059/Kha3

CTI REF – SNM18D04499C02/1 (GBH3481J)

Dear Vic

We refer to your email of even date pertaining to the above matter.

Please proceed to reject the third party property claim in the first instance.

Meanwhile, please assist to check with mutual client on the status of their claim against SHB9602Z (100% SUCCESSFUL or 50% SUCCESSFUL)

Best Regards

Alfred Toh

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

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From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: Wednesday, October 10, 2018 5:13 PM

To: Chong Boon Sen <boonsen.chong@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Subject: RE: Direct Settlement - Accident Involving GBH3481J (OI: SNM18D04499C02/1) and SHB9602Z (TP : LKK REF - CC3/CTI18017059/Kha3) on 15/09/2018

CTI REF – SNM18D04499C02

LKK REF – CC3/CTI18017059/Kha3

Dear Boon Sen,

We refer to the above matter,

We had spoken to the Insured Driver Mr Huang where he disputed on the liability and insisted that the TP driver was at fault.

As such, we had requested for a copy of his video footage to support his version of the accident. Please find attached copy of the video footage for your reference.

Based on the footage, it was observed that the traffic light is green for both Insured and TP when both vehicles made a turn towards the same direction. We are of the view that TP vehicle must give way to our Insured vehicle when making a turn.



In view of the above, we intend to reject the TP claim.

For your approval and/or further instruction please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Lucas Lee <lucas.lee@sg.cntaiping.com>

Sent: Thursday, 20 September, 2018 4:51 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBH3481J (OI : CTI - SNM18D04499C02) and SHB9602Z (TP : LKK REF - CC3/CTI18017059/Kha3) on 15/09/2018

Dear Sirs,

Kindly refer to the above attachment.

Case Handler: Chong Boon Sen

Lucas Lee

Claims Department (Motor)

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

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From: Mei Kwan (LKKAUTO) [<mailto:Meikwan@lkkauto.com>]
Sent: Wednesday, 19 September, 2018 6:11 PM
To: Claims Dept of CTI
Cc: Chong Boon Sen; Lucas Lee; Vic (LKKAUTO); Hsiao Tong (LKKAUTO); Admin A
Subject: Direct Settlement - Accident Involving GBH3481J (OI : CTI - TBA) and SHB9602Z (TP : LKK REF - CC3/CTI18017059/Kha3) on 15/09/2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHB 9602Z at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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