

## Hsiao Tong (LKKAuto)

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**From:** benjaminng.cl@gmail.com  
**Sent:** Tuesday, 16 February 2021 9:31 AM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** LKK Paya Ubi; admin@mycar.sg  
**Subject:** RE: ACCIDENT INVOLVING SMF 7703Z(AIG) AND SJY 3385U AT/ALONG 252 MORTH BRIDGE RD CARPARK BASEMENT 2 LOT 2337 ON 03/02/2021

Good morning Hsiao Tong,

Please note that Traffic Police has already assigned an investigation officer for the case.

Thank you.

Regards,

Benjamin Ng

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**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Tuesday, 16 February 2021 9:29 am  
**To:** benjaminng.cl@gmail.com  
**Cc:** LKK Paya Ubi <rspu@lkkauto.com>; admin@mycar.sg  
**Subject:** RE: ACCIDENT INVOLVING SMF 7703Z(AIG) AND SJY 3385U AT/ALONG 252 MORTH BRIDGE RD CARPARK BASEMENT 2 LOT 2337 ON 03/02/2021

Hi Mr Benjamin,

We acknowledge receipt of your email dated 15 Feb 2021.

We will review the matter and get back to you.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** [benjaminng.cl@gmail.com](mailto:benjaminng.cl@gmail.com) <[benjaminng.cl@gmail.com](mailto:benjaminng.cl@gmail.com)>  
**Sent:** Monday, 15 February 2021 10:18 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

Cc: LKK Paya Ubi <[rspu@lkkauto.com](mailto:rspu@lkkauto.com)>; [admin@mycar.sg](mailto:admin@mycar.sg)

Subject: RE: ACCIDENT INVOLVING SMF 7703Z(AIG) AND SJY 3385U AT/ALONG 252 MORTH BRIDGE RD CARPARK BASEMENT 2 LOT 2337 ON 03/02/2021

Good evening Hsiao Tong,

Thank you for sharing the information below with me.

I have uploaded the police report into the dropbox that has been shared with your colleague, Shan Hui, and also attached the police report for your reference. I'd like to reiterate that I have taken all precautions of (1) turning on the headlights, (2) waiting with headlights on to alert oncoming drivers of my vehicle's intent to depart the parking lot, (3) moving out of the lot slowly and stopping to check for oncoming traffic, (4) proceeding to turn out from the parking lot slowly after no oncoming traffic and (5) stopping my vehicle upon seeing approaching SJY3385U before the accident.

I will not be able to take precautions against a speeding vehicle from hitting my car where the driver of SJY3385U, beyond any reasonable doubt, would have been able to see the headlights and car slowly moving out of the lot and take necessary precautions as well. This is measured and evidenced from the distance between the eyewitness vehicle to my vehicle of 17 meters (3 walled lots of 3 meters width per lot [total 9 meters], pedestrian allowance of 2 meters from pedestrian crossing and 90 degree turn aisle of 6 meters), where the driver of SJY3385U, at the speed she was driving at the time, would have at least 3 seconds to react to my (or any) vehicle (or even pedestrians) with appropriate precautions of slowing down taken. However, instead of slowing down (or even driving within the speed limit of the carpark), the driver of SJY3385U accelerated instead, causing the accident.

*(The carpark speed limit of 15 km/h stated is confirmed by the Raffles City (Capitaland) building management and corresponds to URA/HDB carpark speed limits of 15km/h.)*

A frame-by-frame analysis of the video shared by the eyewitness from her car cam was performed (also included in the shared folder with LKK) where it clearly demonstrates gross and wilful negligence, even recklessness, by the driver of SJY3385U that was driving above the speed limit of 15 km/h in the carpark, corroborating the eyewitness testimony that the driver of SJY3385U was "driving very fast" through the pedestrian crossing and driveway before hitting my vehicle.

The methodology used to evidence and calculate the speed of SJY3385U was to reference the length of the Hyundai i30 hatchback (car make and model of SJY3385U) of 4.3 meters through a single reference point (at the location of the eyewitness vehicle as the "first reference point") with the time it takes to complete 1 length of the said vehicle, in 0.84 seconds. This translates to a speed of 5.12 meters per second or 18.43 km/h, 23% above the carpark speed limits at the first reference point. Taking into account the total distance of 21.3 meters (17 meters parking space plus 4.3m length of SJY3385U) taken from the eyewitness vehicle to my vehicle to the point of accident at 3.5 seconds, the calculations shows that the driver was at a speed of 22km/h, accelerating from 18 km/h at the first reference point, and speeding in excess of 47% above the speed limit to the point of causing the accident!

Given that the driver of SJY3385U was originally speeding above the carpark speed limit and accelerating further through a pedestrian crossing with a failure to slow down before the pedestrian crossing prior to hitting my stationary vehicle, both actions are traffic offences Gazetted under the Road Traffic Act, including that from sub-section of the Road Traffic (Pedestrian Crossings) Rules respectively. This is above the offence of the failure to display the P-Plate in the specified manner per the Road Traffic Act, sub-section Road Traffic (New Drivers) Rules.

Therefore, the Police has informed me that this case will be routed to the Traffic Police for further investigation. An investigation officer will be appointed in 48 hours and the same set of evidence in the shared folder you have will also be shared with the Traffic Police. CCTV footage (already saved by the security officers) from the building management can be requested from here after a formal request is made through the police from the insurer – though I'd expect the analysis on footage to reach the same conclusion above.

Please furnish the above facts to the insurer in supplement to the accident report and have this also serve to officially notify the insurer to **reject the third party claim** from the probationary driver of SJY3385U with **no**

**settlement.** If the insurer or their appointed lawyer require access to the shared folder of footages and documents, please keep me informed with their written request and email addresses.

Otherwise, I'd appreciate if you can please share the basis (quantitative and qualitative) from all the evidence provided to you, why the liability is not in my favour and what is defined as exercising greater caution taking into account the precautions I have made and the recklessness exhibited by the other driver resulting in the accident. If there are any queries, please call me at the number below.

Thank you.

Regards,

Benjamin Ng  
Mobile: +65 9789 4277

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Monday, 15 February 2021 11:36 am  
**To:** [BENJAMINNG.CL@GMAIL.COM](mailto:BENJAMINNG.CL@GMAIL.COM)  
**Subject:** ACCIDENT INVOLVING SMF 7703Z(AIG) AND SJY 3385U AT/ALONG 252 MORTH BRIDGE RD CARPARK BASEMENT 2 LOT 2337 ON 03/02/2021

15 FEB 2021

**Mr Ng Chia Liang Benjamin(Huang JiaLiang Benjamin)**

[By Email Only]

Dear Sir/Madam,

**You Ref: SMF7703Z**  
**Our Ref: CC4/AIG21001708/Bpa3**  
**ACCIDENT INVOLVING SMF 7703Z(AIG) AND SJY 3385U AT/ALONG 252 MORTH BRIDGE RD CARPARK BASEMENT 2 LOT 2337 ON 03/02/2021**

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 SJY3385U against your 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 was moving out from parking lot and collided with third party who was going straight. Under Motor Accident Guide, vehicle reversing in/out or moving in/out of parking lot should exercise greater caution. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you have evidence/information 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 26/02/2021**, 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 note that your No-Claim Discount (NCD) (if any) will be affected 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.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

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