

**Re: ACCIDENT INVOLVING SJY 6878U & SMU 8857C ALONG/AT SIMEI ROAD
TOWARDS UPPER CHANGI ROAD ON 09/03/2021**

Richard Wong <waynecheyenne@gmail.com>

Wed 3/31/2021 4:07 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Wayne Cheyenne <waynecheyenne@gmail.com>

Hello Jaslin, good afternoon.

Thank you for the notice. I tried to call you at your desk but learnt you work from home.

As I am new to a insurance claim and road accident under my name as driver, I like to provide my own assessment of the situation to LLW and AIG for consideration, with videos I have saved in my DVR to add context to the actual day scene and circumstances.

Please allow me to put in point form about the case. If my views really can help, you can use in your nego with the other party. I hope they can be served useful and favorable in some way.

Whatever it is, factually yes, it is head to rear collision. However, the circumstances explained hopefully through the video captured provided offered a relook and fresh perspective. I trust LLW and AIG have already viewed the video and also read the statements.

In due time, I like to hear from LKK view as well as the approach later to nego with the claimant.

The points are in my humble views

- in the claimant statement, what specific reason why the car in front suddenly brake? Did he feel or see something me and my video visually miss out that clear day? I am confident if my camera view wasn't obstructed and able to record and replay the scene, then drivers view and judgement that day are not obstructed and impacted as well.

- before the claimant car, there were 2 cars in front of it drove smoothly leaving the minor exit to the main road. Based on the road speed of the ongoing vehicles and visibility of the day and instance on the video, it was evident on the main road, there was no no slow traffic nor fast moving vehicles nor jaywalkers nor stray objects dashing or cutting into the left lane of the main road to signify a threat to slow or even stop

- video suggest the car in front was at cornering cruising speed when entering into the turn. And despite there was 2 cars ahead of him which wasn't even blocking his view, implying to me, the driver should know the road and passage in front of him is unobstructed to allow him drive along and exit into the next main road.

- it was evident from video, when the front car gets into the turn, it clearly showed those 2 cars in front of it indeed drove into the major road. No fuss. No honking. No heavy vehicles or humans or nothing unusual was noticed suggesting a potential thread is about to built up that may bring any vehicle in the turn or the main road traffic to a halt.

- even after the collision, the video clearly while the front car was impacted, the video revealed no incoming car or jaywalkers or thread to the car in front that suggest there is any incoming thread. In other words, main road is clear for vehicle from the turn to exit off physically and safely.

Moreover, there is no stop line as I recalled on the road that require vehicle to perform a manatory stop.

Like I said above, I am fully aware head to rear collision in SG will generally favor the car infront. It is what it is. But since I am given this oppty to provide my feedback within 7 days, I just want to give my view a shot. Just to be clear, I am not completely in denial of my action here. And to be clear as well, I am also not suggesting any foul play or ill intent of the driver of the front car. He might perceive, felt or seen something to lead him to stop his car. That is why it is termed an accident here.

In summary, just wanted to provide my reasons leading to this unfortunate accident.

Thank you LKK and AIG for doing your part to look into the case. I also hope your side receive a fair outcome favorable to both companies as well.

If you need to reach me, I am contactable at 90600154.

All the best.

WongCK

On Tue, Mar 30, 2021, 4:22 PM Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com> wrote:

Our Ref: CC6/AIG21003303/Ars3

WONG CHEE KHIONG – BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SJY 6878U & SMU 8857C ALONG/AT SIMEI ROAD TOWARDS UPPER CHANGI ROAD ON 09/03/2021

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 SMU 8857C against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favor as it is head-to-rear collision. 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 7 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.

*c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)*

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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