

Re: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Chao Wei Sitoh <spheregarden@hotmail.com>

Fri 12/3/2021 5:02 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Ok, thank you.

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Friday, March 12, 2021 3:12:59 PM

To: Chao Wei Sitoh <spheregarden@hotmail.com>

Subject: RE: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Hi Mr Chao Wei,

We will proceed to resolve with third party at 50/50 basis as both parties should exercise caution.

No further action is required from your end if you agreed to let AIG settle the matter.

Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Chao Wei Sitoh <spheregarden@hotmail.com>

Sent: Friday, 12 March 2021 2:46 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Hi,

I'm a little confused.

So what's the conclusion again?

Because this accident was in 2019 and it's now 2021.

Regards

Chao Wei

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Friday, March 12, 2021 2:37:48 PM

To: Chao Wei Sitoh <spheregarden@hotmail.com>

Subject: RE: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Hi Mr Chao Wei,

We did not deny that third party has started moving, but the fact is should our driver slowing down or stop her vehicle upon knowing third party was moving on her left and oncoming vehicle turning left from the right direction, the collision could have been avoided instead, our driver continue moving and swerve towards left as resulted collision. Therefore, both parties failed to take evasive action to avoid collision are contributory liable for the accident.

Hope the above clarified.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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S(408933)

From: Chao Wei Sitoh <spheregarden@hotmail.com>

Sent: Thursday, 11 March 2021 10:01 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Hi.

Thanks.

Check the video at 16:34:25 of the timestamp or 6th second of the video. His wheel started moving while my mother was already beside him at his blind spot. Judging from that if he did not move, my car would've made it around without collision.

Regards

Chao Wei

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, March 11, 2021 9:47:10 AM
To: Chao Wei Sitoh <spheregarden@hotmail.com>
Subject: RE: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Hi Mr Chao Wei,

Attached as requested.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Chao Wei Sitoh <spheregarden@hotmail.com>
Sent: Thursday, 11 March 2021 9:11 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Hi Hsiao Tong,

Can you please send me your copy of my video to look through it again. I significantly saw the car move on the left side of the video as my car is passing the other car.

Regards
Chao Wei.

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, March 11, 2021 8:23:23 AM
To: spheregarden@hotmail.com <spheregarden@hotmail.com>
Subject: RE: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Hi Mr Chao Wei,

Thank you for your email.

No though third party vehicle was stationary before the collision, but he had shows his right signal lamp which indicated his intention to move off. Your vehicle was overtaking third party vehicle from the right, there is another oncoming taxi turning in from the right direction, so in order to avoid face to face collision, your vehicle swerved toward left lane where third party started to move off. We are of the view that liability is to be shared equally as both parties should exercise caution and due care. 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.

Please be assured that we will do our due diligence to mitigate the cost.

Please contact us if you have further queries. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Chao Wei Sitoh <spheregarden@hotmail.com>

Sent: Tuesday, 9 March 2021 8:28 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

Hi.

According to the video, he was stationary and only started moving after my car was already beside him and it's the responsibility of a driver to check for blind spots before moving any vehicle.

On that note, should he not move. The left swerve avoiding the taxi would have missed him. But because he was moving at the same time, the collision occurred.

Regards

Chao Wei

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Tuesday, March 9, 2021 12:03:38 PM

To: spheregarden@hotmail.com <spheregarden@hotmail.com>

Subject: ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

09 March 2021

Mr Sitoh Chao Wei

[By Email Only]

Dear Sir/Madam,

You Ref: SKW1694P

Our Ref: CC4/AIG19022355/Kpa3q2-1

ACCIDENT INVOLVING SKW 1694P(AIG) AND SLJ 4838D AT/ALONG SERANGOON AVE 2 CARPARK NEAR BOUNDARY RD EXIT ON 14/12/2019

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 SLJ4838D against your insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SLJ4838D. From your video footage, we observe that third party was moving off from the stationary position while our vehicle was overtaking and swerved a bit to the left as resulted the collision. Both parties should exercise caution on this matter. 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.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

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

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