

Hsiao Tong (LKKAuto)

From: Meagan da Silva <dasilvameagan@gmail.com>
Sent: Wednesday, 17 March 2021 10:16 AM
To: AVRIL HO
Subject: Re: MOTOR ACCIDENT REPORT FOR SLD5175H
Attachments: Witness statement 2 .pdf

Dear Avril

In addition to the 3 attachments including 1 witness statement, I have just received another. Please find it attached.

Thanks
Meagan

On Wed, Mar 17, 2021 at 9:48 AM Meagan da Silva <dasilvameagan@gmail.com> wrote:
Good day

Thanks for your email.

My husband will be available from now to 11am for the collection of the car. At about 10:55 he will need to log onto a meeting, so it would be great if it could please be collected by 10:55.

1. I have read the witness statement, and she has assumed that I was changing lanes, instead of checking what the hold up and traffic was like. My car was not on the right side, to the extent that the bus was. I was still in the left. The bus dragged my car in front and to the right.
2. The driver has admitted that they were overtaking cars. This isn't allowed as we were at a pedestrian crossing and road junction, next to a preschool, with zig zag lines and oncoming traffic.

Please see the road rules from the BASIC THEORY OF DRIVING THE OFFICIAL HANDBOOK.

- Zig-Zag Lines by Side of the RoadL Zig-zag lines by the side of the road give advance warning of the presence of a Pedestrian Crossing. **Vehicles should not overtake**, wait or park in the vicinity. Pedestrians are also prohibited from crossing at the zig-zag areas
- 75 **Do not overtake when you are at, or when you are approaching: (a) A pedestrian crossing. (b) A road junction. (c) A corner or bend. (d) The brow of a hill. (e) Double white lines.**
- 78 **In the following cases, overtaking is dangerous and should not be attempted: (a) When the car in front of you is about to overtake the car in front of it. (b) When the car in front is changing from the left to the right lane in order to make a right turn. (c) When you have to get into the path of oncoming traffic in order to overtake**

I have included a satellite image from Google maps and a photo to show the markings.

2. The statement says that there were *many* vehicles 'parked'. There were only 2 vehicles (including mine) not parked but engines running, waiting their turn to go. There was a traffic hold up, but no other cars were overtaking as the driver suggests. The bus was not waiting their turn to overtake, they were the only ones who did. The statement makes it seem as this is a usual practice. It is not. We were at a pedestrian crossing at a school, and a junction. The photos show that there was oncoming traffic right in front of the bus. It also shows the road markings, indicating that the bus should not overtake there.

3. Please see a witness statement attached. It mentions that the driver apologised and admitted guilt on scene. I should be receiving another witness statement, but please go ahead without it, and I'll send it to you once I have it.

4. Lastly, this is a third party claim. We are worried that it will drag out over a few weeks, before the car can begin repairs. We need it as we have small children to transport and I work far from home. Income have said that it is possible to temporarily amend the claim to our own claim, so that the car can begin repairs now. They said that you should be able to continue to argue our case at the same time, and we can amend it back to a third party claim. Income have said that many people do it this way to get their car back. Please can you explain this process and if it's an option for us?

Thanks and regards
Meagan

On Tue, Mar 16, 2021 at 2:27 PM AVRIL HO <avril@moval.com.sg> wrote:

Dear Madam,

Please kindly refer to the attachment of PC7561X and email below (from third party insurance) :

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.

We would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

In this circumstance, we would like to advise you to repair your vehicle and claim under your own insurance company first (within 30 days). Then, we will assist to proceed with recovery – uninsured losses claim against third party insurance company. Alternatively, you can repair your vehicle at your own cost first and we will assist to resubmit your claim against third party insurance company again for their reconsideration. Please kindly return us the replacement vehicle SMQ9784T and let us have your instruction for the next move.

Thank you!

Best Regards,

AVRIL HO

Claims Asst.

Mova Automotive Pte Ltd

Email: avril@nova.com.sg

Address: Blk 1008 Bt Merah Lane 3

#01-04/06/08

Singapore 159722

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From: Meagan da Silva [mailto:dasilvameagan@gmail.com]

Sent: Saturday, 13 March 2021 12:53 PM

To: AVRIL HO

Subject: Re: MOTOR ACCIDENT REPORT FOR SLD5175H

Dear Avril

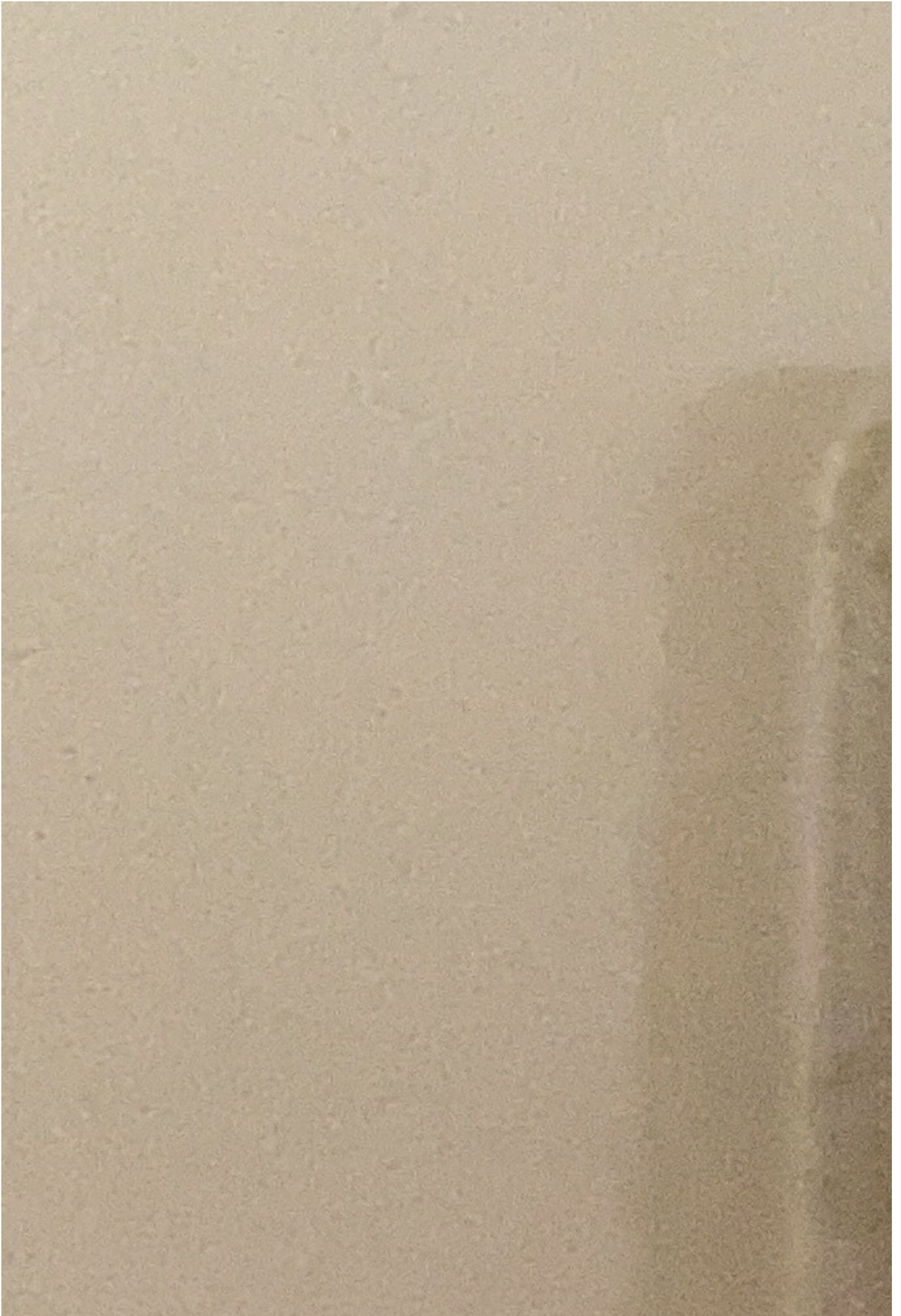
Apologies for not clarifying.

I'm referring to the accident report. It's says I've had a drivers license for 2y4m. This must be only referring to my SG license.

I was issued my foreign license 10y4m ago.

Thanks and regards

Meagan



On Sat, 13 Mar 2021 at 12:21 PM, AVRIL HO <avril@nova.com.sg> wrote:

Dear Madam,

Received with thanks.

The insurance is only cover age 23 – 70 years old and more than 2 years (SG driving licence) driving experiences for commercial (rental) insurance.

According to your driving license, the pass date is on 20.11.2018. You can drive the replacement vehicle.

Thank you!

Best Regards,

AVRIL HO

Claims Asst.

Nova Automotive Pte Ltd

Email: avril@nova.com.sg

Address: [Blk 1008 Bt Merah Lane 3](#)

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From: Meagan da Silva [mailto:dasilvameagan@gmail.com]
Sent: Saturday, 13 March 2021 11:26 AM
To: avril@moval.com.sg
Subject: Fwd: MOTOR ACCIDENT REPORT FOR SLD5175H

Good morning Avril

I've received the report and please find it attached.

Just a note that I've had a drivers license since 11/11/2020 in my home country, and not only 2 years 4 months, that's for my SG conversion only.

The password is SLD5175H7619K

Regards

Meagan

----- Forwarded message -----

From: **orange_force** <orange.force@income.com.sg>
Date: Sat, 13 Mar 2021 at 10:48 AM
Subject: MOTOR ACCIDENT REPORT FOR SLD5175H
To: DASILVA.MEAGAN@GMAIL.COM <DASILVA.MEAGAN@gmail.com>

Dear Sir/Madam

MOTOR ACCIDENT REPORT FOR SLD5175H ON 12 MAR 2021

We would like to inform you that we have received the Motor Accident Report submitted by you.

To protect your personal information, we have secured the form with a password.

To access the encrypted file, simply enter your **Vehicle Number** and the **last 5 characters of vehicle owner's NRIC no. in CAPITAL letter**.

An example is as follows:

<Veh number><last 5 characters of vehicle owner's NRIC no.>

ABC1234D9876E (in CAPITAL)

Please review and let us know within 5 working days if the information is not correct.

If you have any queries, please contact our Customer Service Officers at 6430 7948 or email us at motor@income.com.sg.

Thank you.

Jas See

For Income Orange Force
T +65 6789 5000



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