

## Hsiao Tong (LKKAUTO)

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**From:** Zuhaidah Samsuri <aida@iii.com.sg>  
**Sent:** Monday, 19 April 2021 10:23 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: [EXTERNAL EMAIL] - RE: TP CLAIMS - SLD5175H AGAINST PC7561X // LKK REF: CC4/III21003425/Epa3

Hi HT,

Please close your file as we received TP BOL A & TPUL claim.

Best Regards

**Aida Samsuri**

Motor & Work Injury Claims Dept  
India International Insurance Pte Ltd  
64 Cecil Street #04/#05 IOB Building  
Singapore 049711  
Tel: 6347 6100 Ext 257 Fax: 6224 4174  
Email: [aida@iii.com.sg](mailto:aida@iii.com.sg)  
Co. Reg Number: 198703792K

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**From:** Zuhaidah Samsuri  
**Sent:** Friday, 19 March 2021 11:33 am  
**To:** 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>  
**Subject:** RE: [EXTERNAL EMAIL] - RE: TP CLAIMS - SLD5175H AGAINST PC7561X // LKK REF: CC4/III21003425/Epa3

Hi HT, so should reject TP claim.

Best Regards

**Aida Samsuri**

Motor & Work Injury Claims Dept  
India International Insurance Pte Ltd  
64 Cecil Street #04/#05 IOB Building  
Singapore 049711  
Tel: 6347 6100 Ext 257 Fax: 6224 4174  
Email: [aida@iii.com.sg](mailto:aida@iii.com.sg)  
Co. Reg Number: 198703792K

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**From:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Friday, 19 March 2021 11:00 am  
**To:** Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>  
**Subject:** RE: [EXTERNAL EMAIL] - RE: TP CLAIMS - SLD5175H AGAINST PC7561X // LKK REF: CC4/III21003425/Epa3

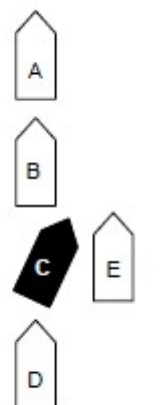
Hi Aida,

We refer to the above matter. Our comments is as follows: -

- The accident scene is quite closed to the T-junction with Empress road where most of the motorists used to travel to and from the main road, so traffic is congested especially in the morning time.
- Third party mentioned in her report that she stopped her vehicle behind ER35X, our bus hit her and pull her vehicle over the lane marking which is not logical. If her vehicle was stationary along the left lane, it is not

possible to drag her vehicle beyond the lane marking. In addition, the damage profile of third party vehicle shows that her vehicle tried to move to the right side before the collision resulted in a huge dent. The independent witness statement also mentioned that third party vehicle went to turn right and the bus collided with her.

- Any vehicle intends to move out from stationary position must ensure traffic on the right is safe and no vehicle overtaking from behind before proceed.
- If vehicle parked or stationary along left side of the road, even those in the vicinity of pedestrian crossing, vehicle behind is allowed to overtake parked/ stationary waiting vehicle along the road in order to proceed, provided driver must ensure that there is neither pedestrian crossing the road nor on-coming vehicle approaching. So the Basic Driving Rules cited is still subject to actual circumstances of the road before overtaking.
- Third party workshop quoted BOLA Scenario 28(d) and 28 (e) to hold insured liable is not appropriate.
- We are of the view that BOLA Scenario 28(k) is more practical and feasible to fit the existing collision.

28.	(k)	 <p style="color: red;">New</p>	<p style="color: red;">Vehicle C lost control and hit onto both B and E</p> <p>D is 100% liable to C C is 100% liable to both B and E B is 100% liable to A</p> <p><b>Reason:</b> To avoid costly litigation for collision damages.</p>
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Kindly let us have your comments/ instruction after review the matter. Thanks.

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)

**From:** Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>

**Sent:** Friday, 19 March 2021 9:09 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: [EXTERNAL EMAIL] - RE: TP CLAIMS - SLD5175H AGAINST PC7561X

HT,

Please assess this case, thanks.

Best Regards

**Aida Samsuri**

Motor & Work Injury Claims Dept  
India International Insurance Pte Ltd  
64 Cecil Street #04/#05 IOB Building  
Singapore 049711  
Tel: 6347 6100 Ext 257 Fax: 6224 4174  
Email: [aida@iii.com.sg](mailto:aida@iii.com.sg)  
Co. Reg Number: 198703792K

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**From:** AVRIL HO <[avril@moval.com.sg](mailto:avril@moval.com.sg)>

**Sent:** Thursday, 18 March 2021 8:51 am

**To:** 'Hsiao Tong (LKKAUTO)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** 'Jacelyn' <[jacelyn@moval.com.sg](mailto:jacelyn@moval.com.sg)>; Zuhaidah Samsuri <[aida@iii.com.sg](mailto:aida@iii.com.sg)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>;  
'Suann' <[suann@moval.com.sg](mailto:suann@moval.com.sg)>

**Subject:** [EXTERNAL EMAIL] - RE: TP CLAIMS - SLD5175H AGAINST PC7561X

Dear Hsiao Tong,

Attached witness's statement from our client. Please kindly refer and revert the liability to us.

Thank you!

Best Regards,

**AVRIL HO**

Claims Asst.

Mova Automotive Pte Ltd

Email: [avril@moval.com.sg](mailto:avril@moval.com.sg)

Address: Blk 1008 Bt Merah Lane 3

#01-04/06/08

Singapore 159722

Telephone: 6272 3892 Fax: 6270 8314



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**From:** AVRIL HO [<mailto:avril@moval.com.sg>]

**Sent:** Tuesday, 16 March 2021 10:15 AM

**To:** 'Hsiao Tong (LKKAUTO)'

**Cc:** 'Jacelyn'; [aida@iii.com.sg](mailto:aida@iii.com.sg); 'Admin A'; 'Suann'

**Subject:** RE: TP CLAIMS - SLD5175H AGAINST PC7561X

Dear Hsiao Tong,

Our client is strong disagree with the liability. Our client was stationary and your insured hit onto our client vehicle. Due to the impact, our client's vehicle move forward and hit onto the vehicle ER35X.

According to Bola Scenario 28(d) and 28 (e), your insured is liable as it's 3 vehicle chain collision for this accident. Please kindly revert the liability for direct settlement.

Thank you!

Best Regards,

**AVRIL HO**

Claims Asst.

Mova Automotive Pte Ltd

Email: [avril@nova.com.sg](mailto:avril@nova.com.sg)

Address: Blk 1008 Bt Merah Lane 3

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]**Sent:** Tuesday, 16 March 2021 9:20 AM**To:** AVRIL HO**Cc:** 'Jacelyn'; [aida@iii.com.sg](mailto:aida@iii.com.sg); Admin A**Subject:** RE: TP CLAIMS - SLD5175H AGAINST PC7561X

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.

**"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."**

**In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."**

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:** AVRIL HO <[avril@nova.com.sg](mailto:avril@nova.com.sg)>**Sent:** Tuesday, 16 March 2021 8:54 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** 'Jacelyn' <[jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg)>; [aida@iii.com.sg](mailto:aida@iii.com.sg)  
**Subject:** RE: TP CLAIMS - SLD5175H AGAINST PC7561X

Dear Hsiao Tong,

Please kindly revert the liability for direct settlement.

Thank you!

Best Regards,

**AVRIL HO**

Claims Asst.

Mova Automotive Pte Ltd

Email: [avril@nova.com.sg](mailto:avril@nova.com.sg)

Address: Blk 1008 Bt Merah Lane 3

#01-04/06/08

Singapore 159722

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**From:** AVRIL HO [<mailto:avril@nova.com.sg>]  
**Sent:** Tuesday, 16 March 2021 8:52 AM  
**To:** 'aida@iii.com.sg'  
**Cc:** 'Jacelyn'  
**Subject:** TP CLAIMS - SLD5175H AGAINST PC7561X

Dear Aida,

Please kindly revert the liability for direct settlement.

Thank you!

Best Regards,

**AVRIL HO**

Claims Asst.

Mova Automotive Pte Ltd

Email: [avril@nova.com.sg](mailto:avril@nova.com.sg)

Address: Blk 1008 Bt Merah Lane 3

#01-04/06/08

Singapore 159722

Telephone: 6272 3892 Fax: 6270 8314



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