

Hsiao Tong (LKKAuto)

From: song ky <song11ky@yahoo.com.sg>
Sent: Wednesday, 9 June 2021 9:24 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: ACCIDENT INVOLVING SGG 7988J(AIG) AND SMB 350A AT/ALONG CHOA CHU KANG AVE 4 ON 19/05/2021
Attachments: Traffic Incident SMRT Bus 19 May 2021 Wed.mp4.zip

Hi Hsiao Tong,

As mentioned in my previous email, see attached my dash cam video footage with audio included. (***you can tell the exact moment of the collision from the footage's audio recording***) Sending this separately due to the email size limit of my yahoo email account.

Regards,

Song Kian Yong (driver of car at time of accident; son of Mr Song Yau Meng)
Mobile no: 9009 4970

On Wednesday, 9 June 2021, 09:20:18 pm SGT, song ky <song11ky@yahoo.com.sg> wrote:

Hi Hsiao Tong,

Thank you for your email. May I know what are the available information you have on hand? Did you receive my dash cam video footage and the pdf document I submitted to the Traffic Police, Cycle and Carriage and AIG?

If you did, I thought it is clear there is a good case to not just defend but instead to claim from SMRT (owner of SMB350A - an SMRT Bus) the cost of repairing the damages to my vehicle. I attached for your reference in this email the pdf report/summary and due to email size constraint, in a subsequent email the front and rear dash cam footage (with audio) from my vehicle.

I summarise below the key points on why we have a good case:

1. No breach of guideline

Your email stated "*Under Motor Accident Guide, any vehicles approaching major road from a minor road should stop at the "stop" line/"stop" sign to give way to oncoming traffic on the major road.*"

- If you refer to my attached in-vehicle dashcam footage (front and rear), you will see this was exactly what I did. **I stopped at the stop line, checked for oncoming vehicles and only turned into the left lane when the lane was clear of traffic.** There was literally no oncoming traffic to in the left lane.
- **It was the SMRT bus which recklessly, abruptly and sharply swerved into my lane from the right lane** (just in front of the bus stop) and collided into my *very slow moving* vehicle.
- When the SMRT bus collided into my vehicle, **my whole vehicle has clearly moved past the stop line** of the minor road and was completely on the main road. (See dash cam footage with audio and pdf report - ***you can tell the exact moment of the collision from the footage's audio recording***) Therefore, **this should simply be a case of a vehicle (bus with license plate number SMB350A) on the right lane recklessly and sharply cutting into the left lane and colliding against my car.**

Therefore, it is clear I did not breach this rule. **It thus does not make sense for this guideline to be used against me.**

2. Reckless Driving by Bus Driver (of SMB350A) and Breach of Traffic Rules

If you refer to the attached PDF, you will see that the bus driver was driving recklessly and most likely in breach of traffic rules (I have also submitted feedback to Traffic Police). **Is it not dangerous and reckless for a bus to cut across 3 lanes (if you include the bus bay) at one go within such a short distance and at such high speed? And without good reason to do so?**

I summarise below a few key points showing the bus driver (of bus SMB350A) was driving recklessly. Please see elaboration of these points in the attached PDF.

- **Bus on the right lane + abrupt and late lane change towards bus-stop**
- **Wrong Signal indicated + No signalling/indication of direction change in good time**
- **Speeding/Travelling at high speed despite planning to stop**
- **No due care or reasonable consideration for fellow road users**

I believe the front dash cam footage of the bus (if you get to view it) will support the above points.

I hope the above points and attached PDF and video gave you a clearer and more accurate picture of the accident. I drove slowly and defensively, and kept to my lane after exiting the carpark. It is thus disappointing and surprising to hear I might be responsible for the reckless driving of a Public Bus driver who cut abruptly and sharply into my lane.

I hope you will review your position and I look forward to hearing favourably from you soon. Please let me know if you need clarifications or there are other ways I can be of help.

Regards,

Song Kian Yong (driver of car at time of accident; son of Mr Song Yau Meng)

Mobile no: 9009 4970

On Wednesday, 9 June 2021, 01:59:04 pm SGT, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

09 June 2021

Mr SONG YAU MENG @ SUNG YAU MENG

[By Email Only]

Driver: SONG KIAN YONG

Dear Sir/Madam,

You Ref: SGG7988J

Our Ref: CC3/AIG21006186/Gps3

ACCIDENT INVOLVING SGG 7988J(AIG) AND SMB 350A AT/ALONG CHOA CHU KANG AVE 4 ON 19/05/2021

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 SMB350A against your insurance policy.

Based on all the available information on hands, we are of the view that we do not have a good defense towards the claim submitted by SMB350A as your vehicle was turning out from minor road and collided with third party who was driving along the main road. Under Motor Accident Guide, any vehicles approaching major road from a minor road should stop at the "stop" line/"stop" sign to give way to oncoming traffic on the major road. 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.

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.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,
Hsiao Tong, Chew | Case Handler
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