

**Re: ACCIDENT INVOLVING SKG 2338X & SHF 277S ALONG/AT MOUNTBATTEN ROAD ON 04/06/2021**

Roland Wee &lt;roland@rwdc-industries.com&gt;

Tue 7/20/2021 7:00 PM

**To:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>**Cc:** Admin A <admin-a@lkkauto.com>; Lynda Wee <LYN\_WEE@YAHOO.COM>; Andrew Wee <andrew@rwdc-industries.com>; Phyllis Chng <phyllis\_chng@rwdc-industries.com>

Dear Jaslin

Thank you for your comments. Thank God no one was injured. He was definitely darting from behind and was in a tremendous hurry. He already saw us from afar and just wanted his right of way.

It's all up to you.

Roland

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**From:** "Jaslin Kok (LKK Auto)" <jaslinkok@lkkauto.com>**Date:** Monday, 19 July 2021 at 10:06 AM**To:** Roland Wee <roland@rwdc-industries.com>**Cc:** Admin A <admin-a@lkkauto.com>, Lynda Wee <LYN\_WEE@YAHOO.COM>, Andrew Wee <andrew@rwdc-industries.com>, Phyllis Chng <phyllis\_chng@rwdc-industries.com>**Subject:** Re: ACCIDENT INVOLVING SKG 2338X & SHF 277S ALONG/AT MOUNTBATTEN ROAD ON 04/06/2021

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Dear Roland

We have reviewed the matter and understand your perspective on the following:

1. You intend to change lane
2. After seeing no vehicle from left lane, you proceeded to change lane
3. Third party ("TP") vehicle should have slow down instead of accelerating

We agree that TP should have taken evasive action(s) such as honk or try to avoid your vehicle to prevent the accident from happening. However, TP has reported that you made a sudden lane change. Which we are of the view that Third Party was not able to react to the sudden change and are unable to avoid the accident.

Based on both parties' report, we believe we all can agree on the following:

1. Insured driver/you made a lane change

## 2. TP driver was travelling straight on the left lane

Also, based on Third party's video footage, your vehicle was still moving in a very slow speed instead of stationary. We attached a screenshot for your reference, showing that when both vehicles collided, your vehicle was covering 3/4 of the lane instead of whole lane.



We understand that TP is negligible for the part where there is no evasive action(s) taken, however that only contribute to minimal of the liability (under the Motor Accident Guideline, "MAG"). Whereas the bulk liability falls onto the party who initiates the lane change. We attach a copy of MAG Scenario 20 for your reference. You may also note that MAG is widely use in court for liability assessment.

As much as we wanted to defend the matter under the point that TP driver should have taken evasive action to avoid the accident, the current law/guideline is still deeming the party who initiate lane changing as the bulk bearer of the liability.

We regret to inform you that we will have to settle the claim at best terms, and we seek your understanding on this matter. However, you may choose to make a claim against TP insurance for excess/uninsured losses. If you managed to claim 80% or above, please send us the supporting documents and we will revise the liability accordingly.

We hope the above clarifies.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Roland Wee <roland@rwdc-industries.com>  
**Sent:** Thursday, July 15, 2021 9:53 AM  
**To:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Lynda Wee <LYN\_WEE@YAHOO.COM>; Andrew Wee <andrew@rwdc-industries.com>; Phyllis Chng <phyllis\_chng@rwdc-industries.com>  
**Subject:** Re: ACCIDENT INVOLVING SKG 2338X & SHF 277S ALONG/AT MOUNTBATTEN ROAD ON 04/06/2021

Dear Jaslin

Thank you for your email and response.

Sorry our camera was not functional at the time of the accident.

In my 58 years of driving I have been very cautious about cars coming from behind. I was certain that we had the car moving out towards the left lane which was absolutely clear from through the rear mirror. The taxi simply darted from behind and was accelerating at us! It was a reckless act. Our vehicle was already covering the whole lane and in a stationary and diagonal position when it was struck.

My car door was badly damaged and the taxi thrown onto the curb.

Please look at his speedometer readings prior to the accident. HE SHOULD HAVE SLOWED DOWN INSTEAD OD ACCELERATION!

Please check my driving record since 1964 when I first got my licence. My ID is S1141669A.

Thank you.

Roland Wee

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**From:** "Jaslin Kok (LKK Auto)" <jaslinkok@lkkauto.com>  
**Date:** Thursday, 15 July 2021 at 9:14 AM  
**To:** Roland Wee <roland@rwdc-industries.com>  
**Cc:** Admin A <admin-a@lkkauto.com>, Lynda Wee <LYN\_WEE@YAHOO.COM>, Andrew Wee <andrew@rwdc-industries.com>, Phyllis Chng <phyllis\_chng@rwdc-industries.com>  
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Dear Roland,

Thank you for your email.

Kindly let us have your video (if any).

We have reviewed Third Party's video and we are of the view that the taxi was moving in moderate speed.

We have attached a screenshot of the video, showing that when the taxi is approaching, your vehicle was still within your lane.



It will be a hard case to defend as the video shows that when the accident happens your vehicle was filtering to the left and third party was moving straight.

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 assure that we will do our due diligence to mitigate the cost.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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**From:** Roland Wee <roland@rwdc-industries.com>  
**Sent:** Friday, July 9, 2021 7:49 PM  
**To:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Lynda Wee <lyn\_wee@yahoo.com>; Andrew Wee <andrew@rwdc-industries.com>; Phyllis Chng <phyllis\_chng@rwdc-industries.com>  
**Subject:** Re: ACCIDENT INVOLVING SKG 2338X & SHF 277S ALONG/AT MOUNTBATTEN ROAD ON 04/06/2021

Dear Jaslin

Thank you for your email and report on the accident.

I am Roland Wee Beng Sing, the husband of Dr Lynda Chiang who is the car owner.

I was seated in the front passenger seat next to the driver at the time of the accident. In fact, I was the one who advised the driver to get out of the middle lane and move to the left lane when he saw that there was no car along this lane. My driver also looked at the side mirror on my side to make sure that the lane was clear. He then turned the car towards the left lane and was straightening the car when out of nowhere this taxi charged from behind and knocked into my door. His car flew onto the curb after hitting our car.

We were out in this last lane and were extra cautious as we moved slowly in this left lane to avoid such an accident.

I have been driving since I was 18 and have been extra careful. I am 76 now and almost accident free.

I would advise that you please have a good look at the camera, study the speed of the taxi and see who was dashing at a tremendous speed, hit my door and flew on to the pavement. From simple mechanics you will deduce that a very fastmoving object hit our almost stationary car and was deflected. Fortunately, the passengers were not hurt.

Please call Roland Wee at his mobile +65-98160804 anytime for further clarification.

Thank you very much.

Roland

**From:** "Jaslin Kok (LKK Auto)" <jaslinkok@lkkauto.com>  
**Date:** 2 July 2021 at 4:05:51 PM SGT  
**To:** Lyn\_wee@yahoo.com  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** ACCIDENT INVOLVING SKG 2338X & SHF 277S ALONG/AT MOUNTBATTEN ROAD ON 04/06/2021

Our Ref: CC3/AIG21006485/R1rs3

**LYNDA SHIH CHEN CHIANG – BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SKG 2338X & SHF 277S ALONG/AT MOUNTBATTEN ROAD ON 04/06/2021**

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 SHF 277S against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as your driver changed lane and collided with third party who was moving in own lane. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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.

Yours faithfully,

*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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