

Re: Claim Notification - ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021

James Choo <james.ec.choo@gmail.com>

Wed 4/8/2021 5:12 PM

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

Dear Ms Chew,

I have the full video footage which was forwarded to me by SME Motor Private Ltd and it is only 4-seconds in length. To reiterate, my car was not stationary or parked along the side road. The series of photos you sent me (from the third-party front footage) clearly shows my car in front of my house, 7 Figaro Gardens, with my gates open (which the driver should have seen) and I was in the process of reversing into my own compound when she tried to overtake me.

Having the 4-second video footage alone is not enough to prove that the third-party was right, especially when Ms Suzie Tan moved so fast that her car camera did not capture my car's movement into my compound. She was aware that I was reversing and in fact, should have seen from the footage that the gates were open and I was in the midst of reversing in, instead of trying to overtake when I was moving as well, especially as she was turning into a dead end (16 Figaro Gardens).

Please do not negotiate with them on the basis of my parking on a side road when that is clearly my car reversing into my property. Please contact me at 91198741 before you take further action.

Best regards,
Choo Eng Chew

On Wed, Aug 4, 2021 at 2:37 PM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Dear Mr Choo,

We attached herewith a copy of video screenshot extracted from third party video footage for your easy reference. From the front video, we observe that your vehicle parked along the side road without any signals, third party has to overtake your vehicle to continue her way. From the rear video, we observe that your vehicle has swerved out to the right while third party was passing by your vehicle and the collision happened.

We have reviewed the matter and we are of the view that we do not have a good defense towards the claim submitted by SML95J. As driver should exercise more caution while reversing and keep lookout for vehicles approaching along the driveway. 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 the undersigned if you should further discuss the matter.

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
LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Tuesday, 27 July 2021 2:53 PM

To: James Choo <james.ec.choo@gmail.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021

Dear Mr Choo,

Thank you for your email.

We will review the matter and get back to you an update.

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

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: James Choo <james.ec.choo@gmail.com>

Sent: Sunday, 25 July 2021 2:50 PM

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

Subject: Re: Claim Notification - ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021

25 July 2021

Ms Chew Hsiao Tong[By Email Only]

Dear Madam,

My Ref: SJE9257Y

Your Ref: CC6/AIG21007460/Upa3

ACCIDENT INVOLVING) SML 95J AND SJE 9257Y(AIG) AT/ALONG FIGARO GARDENS ON 07/07/2021

I refer to the above subject matter. I am writing to inform you that I had earlier filed a third-party claim against the owner of SML95J's insurance policy as well as an accident report on 7 July 2021 through SME Motor Pte Ltd (Company Reg No: 201119451E). Please note that I wish to proceed with that claim. The insurer of SML95J had earlier denied liability and even suggested that we "reconsider this claim and withdraw from hence". Please proceed to file the third-party claim on my behalf on the basis of the evidence provided in the following paragraph.

The following evidence proves that you should not settle the third-party claim and instead, proceed to claim against the Third Party claimant on a without prejudice basis and to settle with them the costs of my repair arising from the driver's wilful negligence and very dangerous driving. Also, the

driver's account of the incident is inconsistent and may be immediately refuted by the video clip that she submitted, which contradicts her account of events:

- 1) To the best of my knowledge, the driver, a Ms Suzie Tan, is NOT the owner of the vehicle. Soon after the accident, I received a call from a man claiming to be her brother who said he was the owner of the car. He seemed to be desperate to settle the matter without involving the insurance company and demanded SGD 600 from me. I declined his demand and instead, informed him that I would be filing a third-party claim via my insurer.
- 2) The driver in SML 95J at the time of the accident was a Ms Suzie Tan (NRIC: S7204445B) and she was in a hurry to drop off a passenger (a female teenager) at 16 Figaro Gardens, S454991.
- 3) Ms Tan had recklessly driven her car from the left to the right of the short 50m stretch of road at a high speed, in her hurry to drop off her passenger at 16 Figaro Gardens, a dead end. At no point did she stop to check if it was safe for her to switch lanes.
- 4) What Ms Suzie Tan alleged about my car being stationary while she attempted to overtake me is not true. My car was in motion as I was backing into my driveway (7 Figaro Gardens) while she recklessly crossed the line and drove against traffic without checking if it was safe to do so.
- 5) In fact, the very short 4-second video footage she submitted shows that the divider line is continuous and my car was in the middle of the road. What it fails to show, though, is that my car had already been moving for some time while she made the mad dash towards her destination, as her car was travelling at a high speed into our private residential area.

Please refer to the above information and do the necessary. I do not wish to admit liability where I am a victim myself, and where instead of leaving the matter to the insurers, the supposed owner of SML 95J attempted to coerce me to settle the matter privately and demanded a sum of money. It will be the height of injustice if my No-Claim Discount (NCD) is affected upon my next renewal due to Ms Suzie Tan's spurious Third-Party claim.

Best regards,

Choo Eng Chew

On Fri, Jul 23, 2021 at 10:07 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:
23 July 2021

Mr Choo Eng Chew

[By Email Only]

Dear Sir/Madam,

You Ref: SJE9257Y

Our Ref: CC6/AIG21007460/Upa3

ACCIDENT INVOLVING SJE 9257Y(AIG) AND SML 95J AT/ALONG FIGARO GARDENS ON 07/07/2021

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 SML95J against your insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. **by 03/08/2021**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

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)