

Re: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS * LKK REF: CC6/AIG21007460/pa3**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Thu 5/8/2021 3:12 PM

To: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We have spoken to our insured to verify the nature of the accident. Our insured highlighted that his car was not parked along the side road, his car was moving forward in a slow speed. Your client should not overtake his moving vehicle from the right against the flow of traffic.

We have further reviewed the matter and we are of the view that BOLA 33 is applicable. The accident location is single lane for 2-way vehicles. In single lane, driver's attention is focused on oncoming traffic and may not foresee that there will be another vehicle coming from behind in the opposite lane which is against traffic rules.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

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: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>

Sent: Wednesday, 4 August 2021 11:10 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK REF: CC6/AIG21007460/pa3

Dear Hsiao Tong,

Any update?

Thanks & Regards

Specialists Motor Pte Ltd

Hui Lin

6747 2112

From: SPECIALISTS MOTOR PTE LTD [mailto:cardoc@singnet.com.sg]

Sent: Thursday, 29 July, 2021 2:43 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK REF: CC6/AIG21007460/pa3

Dear Hsiao Tong,

Upon perusal both GIA reports. My client had attached 2 videos front & rear for your perusal.

The front video show your insured was parking on the side road, of course my client had to overtake your insured to drive passed him to continue on the same lane.

The rear video show my client passed your insured vehicle and your insured vehicle head out to the white line. Your client did not take safety precautions regard the safety to other and cause the accident.

We are of the view that Bola 14 is applicable and not Bola 14(a).

Our client want full compensation.

Kindly let us have your reply as soon as possible.

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Thursday, 29 July, 2021 11:09 AM
To: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Without Prejudice

Dear Hui Lin,

We refer to the above matter.

Please be informed that liability is in disputed as our insured insisted that your client overtake at high speed and resulted the collision. We are of the view that BOLA 14(a) is applicable.

You may advise your client to claim OD for this matter.

Thank you.

"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."

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: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>
Sent: Wednesday, 28 July 2021 9:11 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Dear Hsiao Tong,

Any update?

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

From: SPECIALISTS MOTOR PTE LTD [<mailto:cardoc@singnet.com.sg>]
Sent: Friday, 23 July, 2021 1:12 PM
To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Dear Hsiao Tong,

Attached front & rear video footage for your perusal.

Kindly reply us as soon as possible.

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]
Sent: Friday, 23 July, 2021 10:02 AM
To: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Without Prejudice

Dear Hui Lin,

As spoken earlier, we would like to request longer video for this matter.

Appreciate an early reply.

Thank you.

"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 | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>

Sent: Thursday, 22 July 2021 8:47 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Dear Hsiao Tong,

Any update?

Thanks & Regards

Specialists Motor Pte Ltd

Hui Lin

6747 2112

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

Sent: Friday, 16 July, 2021 10:27 AM

To: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Without Prejudice

Dear Sirs/Mdm,

We are in the midst of engaging our insured on this matter as our insured is claiming against your client's insurer.

We will get back to you asap.

You may advise your client to claim OD if necessary. Thanks.

"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."

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: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>

Sent: Friday, 16 July 2021 9:07 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Dear Hsiao Tong,

Any update?

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

From: SPECIALISTS MOTOR PTE LTD [<mailto:cardoc@singnet.com.sg>]

Sent: Thursday, 15 July, 2021 11:32 AM

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

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Dear Hsiao Tong,

Any update?

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

From: SPECIALISTS MOTOR PTE LTD [<mailto:cardoc@singnet.com.sg>]

Sent: Wednesday, 14 July, 2021 10:58 AM

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

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Dear Hsiao Tong,

Attached video footage & scene photo after the accident for your perusal.

Kindly reply us as soon as possible.

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

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

Sent: Tuesday, 13 July, 2021 11:14 AM

To: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear.

We would like to request for a copy of your client's video footage for our review.

Thank you.

"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."

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: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Sent: Monday, 12 July 2021 3:10 PM

To: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

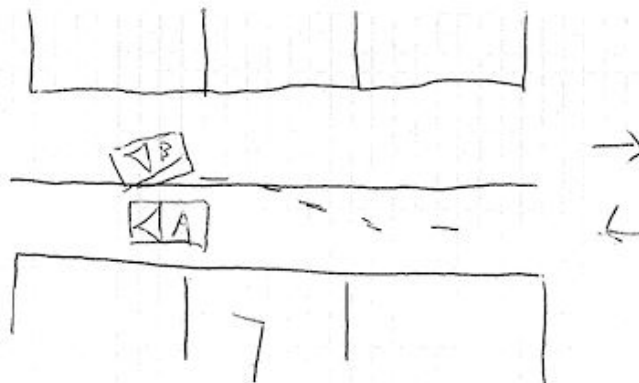
Subject: RE: ACCIDENT INVOLVING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS *** LKK
REF: CC6/AIG21007460/pa3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.

Sketch Plan



CIRCUMSTANCES OF ACCIDENT

I STOP MY VEHICLE AND WAITING MY HOUSE GATE TO OPEN. SUDDENLY, VEHICLE B FROM MY REAR OVERTAKE MY VEHICLE AND HIT MY VEHICLE FRONT RH CORNER AND WHEEL.

Please provide us the following and arrange for survey.

- **evidence i.e. video/ scene photo / note**
- **estimated cost of repair**

Please note that for liability, claim negotiation and settlement, please contact **Hsiao Tong**.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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.

From: SPECIALISTS MOTOR PTE LTD [<mailto:cardoc@singnet.com.sg>]

Sent: Monday, 12 July 2021 1:31 PM

To: SUR <sur@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS

Dear Sir

Please refer to the above matter.

Kindly check for us the above claim liability and OIC as soon as possible.

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

From: SPECIALISTS MOTOR PTE LTD [<mailto:cardoc@singnet.com.sg>]

Sent: Thursday, 8 July, 2021 2:50 PM

To: 'sur@lkkauto.com' <sur@lkkauto.com>; 'Summer (LKK Auto)' <admin-d@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>

Subject: ACCIDENT INVOLCING SML 95 J AND SJE9257Y ON 07TH JULY 2021 1222HRS AT FIGARO GARDENS

Dear Sir

Please refer to the above matter.

Attached GIA report and damage photo for your perusal.

Our client (SML 95 J) is claiming against your insured (SJE 9257 Y).

Kindly check for us the above claim liability and OIC as soon as possible.

Thanks & Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

This email has been checked for viruses by AVG antivirus software.
www.avg.com

