

## Cecilia Chong (LKK Auto)

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**From:** Benson Tay <benson.tay76@gmail.com>  
**Sent:** Wednesday, 6 April 2022 11:40 am  
**To:** Cecilia Chong (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SMA 3200K AND SJT 3173R ON THE 24/08/2021

I do not have any footage in relation to the mentioned incident. There is no camera located at the angle on the left side of the car.

Please proceed with the the 3rd party claim.

Regards,

Benson Tay

On Wed, 6 Apr 2022 at 11:33 AM, Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)> wrote:

Hi Mr Benson,

We refer to the above matter.

We have done with the investigation.

Based on TP video footage (as attached) together with both vehicle damages photos as well as both parties statement and sketch, both yourself and Third Party was travelling in a one lane road.

Your vehicle sustains damages on the rear left-hand fender, whereas Third Party vehicle sustain damages on the front right.

As per your sketch plan, you have tried to overtake (straddling on lanes) Third Party vehicle on the right when the road is a one lane road. And therefore, the damages sustain was on your vehicle rear left fender.

Also, your statement stated that Third Party was stationary at that point of time, thus, leading you decided to overtake her, however, in your previous email, you mention that while overtaking, Third Party start to move off from her stationary position. **(Please provide video footage to prove this for us to review the matter to defend you). Please do so within the next 3 days. (09/04/2022).**

In view of above, without any further concrete evidence to support your claim within the next 3 days, we have no choice to proceed with settlement with Third Party at best.

Thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) FAX: 6741-4108

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



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**From:** Benson Tay <[benson.tay76@gmail.com](mailto:benson.tay76@gmail.com)>

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**Sent:** Friday, 1 October 2021 4:16 pm

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Subject:** Re: ACCIDENT INVOLVING SMA 3200K AND SJT 3173R ON THE 24/08/2021

In other words, I turned because the car was stationary and thereafter she started moving this side swiping my car.

Hope it clarifies.

Regards,

Benson Tay

On Fri, 1 Oct 2021 at 4:14 PM, Benson Tay <[benson.tay76@gmail.com](mailto:benson.tay76@gmail.com)> wrote:

Yes. At the point of my turning, her car was stationary and she started moving when I turned.

So how is it not in our favour? The car was stationary when I turn. She moved as I had already made the left turn.

Regards

Benson Tay

On Fri, 1 Oct 2021 at 3:22 PM, Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)> wrote:

Dear Sir,

You reported that the vehicle SMA 3200K was stationary at the point of your turning.

(23/8/21, 740am)  
The driver of SM1A 3200K  
Neo Sheng Hwa side swiped  
the left side of car.  
as I was See (xx)  
attempting to make a turn into  
the gate. Her  
car was stationary at the  
point of my turning into  
the gate.

Hence, the liability is not in your favour. We will proceed to settle at best with third party workshop.

Thanks

**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,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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



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**From:** Benson Tay [mailto:[benson.tay76@gmail.com](mailto:benson.tay76@gmail.com)]

**Sent:** October 1, 2021 3:02 PM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Subject:** Re: ACCIDENT INVOLVING SMA 3200K AND SJT 3173R ON THE 24/08/2021

The vehicle was moving (SMA3200K) rather than stationary.

On Fri, 1 Oct 2021 at 3:00 PM, Benson Tay <[benson.tay76@gmail.com](mailto:benson.tay76@gmail.com)> wrote:

Could you explain clearly what does liability is down?

Regards,

Benson Tay

On Fri, 1 Oct 2021 at 2:02 PM, Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)> wrote:

**BENSON TAY HOCK CHYE (BY EMAIL ONLY )**

Dear Sir/Madam,

**ACCIDENT INVOLVING SMA 3200K AND SJT 3173R ON THE 24/08/2021**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us as third party vehicle was stationary. 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 10 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.

**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,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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