RE: Accident involving SLG2070E & FBN3919H at Floridian car park ramp on 22 Aug 2021 @ around 1:10pm

GERALD POH WEE BIN < geraldpoh@lonpac.com>

Mon 11/22/2021 8:54 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Lonpac External - General

Dear Jaslin,

Based on insured's video footage, we are of the view that our insured should not be liable for the accident and we do not think we should bearing 50% liability.

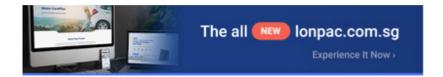
Please reject the third party claim.

Thank you.

Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road, #17-04/07 The Concourse, Singapore 199555 Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



"In view of the revised measures for COVID-19 restrictions effective 27 September 2021, more than 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Wednesday, 27 October 2021 1:48 pm

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

 $\textbf{Subject:} \ \text{Re: Accident involving SLG2070E \& FBN3919H at Floridian car park ramp on 22 Aug 2021 @ around a contract of the contract of$

1:10pm

Dear Gerald,

Based on the video, there is possibility that our insured encroached to another lane as well.

Both drivers have an equal obligation to keep a proper lookout and maintain a margin of safety. As such we suggest resolving at equal liability.

Kindly let us have your comment/instructions.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108

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

From: GERALD POH WEE BIN < geraldpoh@lonpac.com >

Sent: Wednesday, October 27, 2021 1:27 PM

To: Jaslin Kok (LKK Auto) < jaslinkok@lkkauto.com >
Cc: MT_Claim_SG < mt_claim@lonpac.com >

Subject: FW: Accident involving SLG2070E & FBN3919H at Floridian car park ramp on 22 Aug 2021 @ around

1:10pm

Lonpac External - General

Dear Jaslin,

Please see if you can opened the dropbox.

If you have any problems, you may contact our insured for assistance.

From: Simon Soo < konghua.soo@gmail.com > Sent: Monday, 30 August 2021 12:00 pm
To: MT_Claim_SG < mt_claim@lonpac.com >

Subject: Re: Accident involving SLG2070E & FBN3919H at Floridian car park ramp on 22 Aug 2021 @ around

1:10pm

Dear Sir,

I have created a Dropbox folder and uploaded the 4 videos. Please find the link as follows. Hope it will be easier for you to download.

https://www.dropbox.com/sh/liggtpqrnav5rb4/AADPqcvA85IJ7FgMEGL9shoOa?dl=0

Best regards, Soo Kong Hua On Mon, Aug 30, 2021 at 11:46 AM Simon Soo < konghua.soo@gmail.com > wrote:

Part 4

4) VIDEO-2021-08-24-20-25-31.mp4 - Front camera after the accident. At 48 seconds, the motorbike driver came to the front of my car and took photos, walking in a free and easy style.

Total four video clips.

As mentioned in the call, the motorbike driver insurance person came, looked at us and said no one was injured, no need to file a police report, and suggest to settled privately.

Feel free to me know if you need any more information.

Best regards, Soo Kong Hua

On Mon, Aug 30, 2021 at 11:38 AM Simon Soo < konghua.soo@gmail.com > wrote:

Part 3

3) VIDEO-2021-08-24-20-25-12.mp4 - The back camera after the accident. It shows that at 26 seconds, the motorbike driver already walking and taking photos of my car with both hands.



On Mon, Aug 30, 2021 at 11:31 AM Simon Soo < konghua.soo@gmail.com> wrote:

Part 2

2) VIDEO-2021-08-24-10-06-26.mp4 - Back camera before the accident, to show that I was driving in my lane.

On Mon, Aug 30, 2021 at 11:29 AM Simon Soo < konghua.soo@gmail.com > wrote:

Dear Sir,

As spoken, please find attached the video clips downloaded from my car camera as a supporting document to show that the motorbike FBN3919H was driving in the middle of the road just before the accident, and the driver stood up within a minute, walk like usual and use his hands to take photos of my car. He was also to use his mobile phone in chatting (sent photos to me) and call for his insurance agent. If he had a wrist fracture, he would not be able to do so. I hope these video clips will help to reduce the claim.

Due to the file size, I will send over the video clips in a few emails.

1) VIDEO-2021-08-24-10-06-38.mp4 - this video shows the motorbike driver was driving in the middle of the road (right on the middle line) before the accident. I was driving in my lane. Best regards,

Soo Kong Hua Mobile: 86178521 Driver of SLG2070E

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

ACCIDENT INVOLVING FBN 3919H & SLG 2070E ON 22/08/2021 ***LKK REF : CC4/LPC21009085/Gra3

Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Mon 11/22/2021 11:50 AM

To: Motor Pte Ltd Kim Kock < kimkockmotor@gmail.com>

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

1 attachments (630 KB)

VIDEO_2021_08_24_10_06_38.mp4;

WITHOUT PREJUDICE

Dear Sir / Madam,

We have our insured's video showing that your client has encroached to our insured's lane.

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 matter.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)