

Re: Claim Notification - ACCIDENT INVOLVING SJV 2055U(AIG) AND SJP 5636E AT/ALONG NEAR 20 LOR 5 GEYLANG SIMS WAY ON 23/08/2021

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

Thu 18/11/2021 9:58 AM

To: paulmm305@gmail.com <paulmm305@gmail.com>

Dear Mr Moses M Paul,

For an update, we have reviewed the matter. Based on Motor Accident Guide, both parties have an equal obligation to keep a proper lookout and change lanes only when i) there is no approaching vehicle; ii) it is safe to do so.

We would suggest that liability is to be shared equally as both parties should exercise caution and due care.

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 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.

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

Sent: Tuesday, 21 September 2021 10:04 am

To: Paul Moses <paulmm305@gmail.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SJV 2055U(AIG) AND SJP 5636E AT/ALONG NEAR 20 LOR 5 GEYLANG SIMS WAY ON 23/08/2021

Dear Mr Moses M Paul,

Thank you for your video.

We will look into the matter and get back to 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: Paul Moses <paulmm305@gmail.com>

Sent: Monday, 20 September 2021 7:25 pm

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

Subject: Re: Claim Notification - ACCIDENT INVOLVING SJV 2055U(AIG) AND SJP 5636E AT/ALONG NEAR 20 LOR 5 GEYLANG SIMS WAY ON 23/08/2021

Good Evening Ms. Tong,

As requested for the rear camera video.

 **20210823_182507_NR.mp4**

Thanks,

Moses M Paul

Tel:97825681

On Mon, Sep 20, 2021 at 11:55 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Dear Mr Moses M Paul,

Thank you for your email.

We have received a copy of your front video footage from AIG. Could you send us a copy of your rear camera video for our viewing?

Thank you for your kind attention.

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: Paul Moses <paulmm305@gmail.com>

Sent: Thursday, 16 September 2021 7:42 am

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

Subject: Re: Claim Notification - ACCIDENT INVOLVING SJV 2055U(AIG) AND SJP 5636E AT/ALONG NEAR 20 LOR 5 GEYLANG SIMS WAY ON 23/08/2021

Good Morning Ms. Tong,

I have sent you a mail on 14 Sep, explaining the accident.

If you require my rear/front camera videos. I will gladly provide you as evidence.

Just a note the accident reported to KIA accident reporting personnel, advice me to claim under my insurance instead of 3rd party insurance. As the claim for 3rd party insurance will take a long time.

Hope to hear from you soon.

Thanks,
Moses
H/P:97825681

On Tue, 14 Sep 2021, 22:00 Paul Moses, <paulmm305@gmail.com> wrote:

Dear Ms Tong,

Thanks for the investigation report.

Moving on, I would like to share my thoughts on the incident....

- See the rear/front video provided with the accident report, I was driving into a junction when a black car came into my lane, so I stopped at the box junction at the traffic light. When the traffic light changed from yellow to red, I signalled left, checked that there were no cars and changed lane.
- Suddenly a red car speeded up from the other lane and hit my car on my left front side. The car did not stop immediately at the accident area, but just continued to drive off. I pressed the horn to stop the vehicle that hit my car.
- The driver then stopped at the left side of the road. I too stopped. A lady got out of the car and I asked for her IC, but she said that she did not bring it and that she is not the owner of the car. I gave her my mobile number and she whatsapp me the soft copy of her IC. I then took pictures of the damage to my car as well as the other car. There were dents/scratches on her car which the lady pointed to and said that it was not caused by my car.
- After she took a picture of my IC, both of us left. Once I reached home, I decided to write my accident report and looked at my whatsapp, I was shocked to realise that the driver had removed the details that she had whatsapp me and also blocked me. As I did not have her particulars except her car registration plate number, I called the police station. After explaining the details to the police officer, I was advised to report the case as a hit and run.
- Accidents must be reported within 24 hours. See attach on 6 Sep, `someone called me twice and put down the phone. I called the number and a lady answered. She referred to the accident and said that she wanted my car registration plate number. I asked her why she had removed the whatsapp messages she had sent on the day of the incident and also blocked me. I also told her that she would have my registration car plate as she too was taking pictures of the cars after the incident had happened. I did not give her my car registration plate.
- Later she sent me a message saying that I gave my car plate number and she will be claiming under a third party claim.

Thanks & Regards,
Moses M Paul
H/P:97825681

On Tue, Sep 14, 2021 at 11:25 AM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:
14 Sept 2021

Mr Moses Monoharan Paul

[By Email Only]

Dear Sir/Madam,

You Ref: SJV2055U

Our Ref: CC4/AIG21009545/ps3

**ACCIDENT INVOLVING SJV 2055U(AIG) AND SJP 5636E AT/ALONG NEAR 20 LOR 5 GEYLANG SIMS
WAY ON 23/08/2021**

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 SJP5636E against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good case to defence. Both vehicles were filtering into the same lane and liability is to be shared equally as onus on the drivers to exercise caution and due care while making lane change. Therefore, we will proceed to negotiate for an amicable settlement with the Third Party.

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 24/09/2021**, 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.

Please call us if you have further queries.

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)