

Re: Claim Notification - ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021

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

Wed 16/2/2022 1:52 PM

To: John Tee Eak Kee <john.tee@sinochem.com>

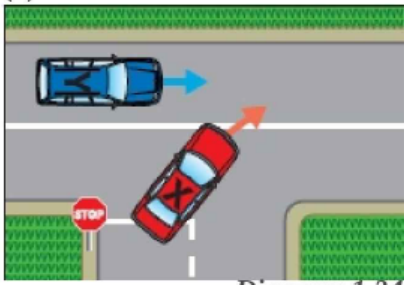
Cc: Catherine Yip (叶美凤, 中化新) <YEMEIFENG@SINOCHEM.COM>; 程瑞民(Cheng Ruimin 中化新) <chengruimin@sinochem.com>

Dear Mr John,

For an update, we have reviewed the matter and we are of the view that we do not have a good defense towards the claim submitted by SHD3699Z. Based on all available information on hand, we can agree on the following : -

1. third party was driving straight along major road,
2. your vehicle was turning out from minor road.

We attach a copy of MAG Scenario 13(a) for your reference. Any vehicle turning out from a minor road should give way to traffic approaching from both sides/directions of the major road. You may also note that MAG is widely use in court for liability assessment.

	SCENARIO	REASON(S)
	T-JUNCTIONS	
13.	<p>(a)</p>  <p>Vehicle X – Turning right into the major road from a minor road with a “stop” line/“stop” sign at the junction adjoining the major road</p> <p>Vehicle Y – Moving straight ahead on the major road from the left</p>	<p>Reason(s): Driver Y on the major road has right of way, but should keep a lookout for vehicles turning into the major road from an adjoining minor road. Driver Y should also take evasive action to avoid a collision. Driver X turning right from a minor road should stop at the “stop” line/“stop” sign to give way to traffic approaching from both sides/directions of the major road.³⁸</p>

We understand that you would like to know the repair cost on third party vehicle. Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. The adjusted repair cost to third party vehicle is at \$3,250.00(before GST) with 3 repair days. The repair cost included the replacement of front bumper, front right headlamp & labour charges. The final claim amount including repair cost, rental fee & disbursement will be at \$4,100.00.

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 07 days from the date of this letter.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: -

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

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

Sent: Tuesday, 2 November 2021 5:05 pm

To: John Tee Eak Kee <john.tee@sinochem.com>

Cc: Catherine Yip (叶美凤 中化新) <yemeifeng@sinochem.com>; 程瑞民(Cheng Ruimin 中化新) <chengruimin@sinochem.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021

Dear Mr John,

We acknowledge receipt of your below email.

We will get back to you after our surveyor completed his assessment.

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: John Tee Eak Kee <john.tee@sinochem.com>

Sent: Tuesday, 2 November 2021 4:27 pm

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

Cc: Catherine Yip (叶美凤 中化新) <yemeifeng@sinochem.com>; 程瑞民(Cheng Ruimin 中化新) <chengruimin@sinochem.com>

Subject: RE: Claim Notification - ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021

Dear Hsiao Tong,

Further to my email of 28 Oct 2021, kindly keep us posted of any latest development.

If you have any queries or require further assistance feel free to contact us.

We look forward to your reply.

Regards,
John Tee

From: John Tee Eak Kee
Sent: Thursday, 28 October 2021 11:41 am
To: 'chewht@lkkauto.com' <chewht@lkkauto.com>
Cc: Catherine Yip (叶美凤 中化新) <yemeifeng@sinochem.com>; 程瑞民(Cheng Ruimin 中化新) <chengruimin@sinochem.com>
Subject: FW: Claim Notification - ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021

From: John Tee Eak Kee
Sent: Thursday, 28 October 2021 11:38 am
To: 'chewht@lkkauto.com' <chewht@lkkauto.com>
Cc: Catherine Yip (叶美凤 中化新) <yemeifeng@sinochem.com>; 程瑞民(Cheng Ruimin 中化新) <chengruimin@sinochem.com>
Subject: Claim Notification - ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021

Hi Hsiao Tong,

With regard to your email of 26 October 2021, thank you for your kind assistance in advance to negotiate for an amicable settlement.

Naturally we would want to mitigate the claims and keep the claimed amount at a reasonable level as the driver who possesses years of driving experience is known to be a careful & diligent driver and is always watchful on the road.

Looking at the location of the body part of the SJH8421E which was hit by SHD3699Z we have reasonable grounds to believe that the latter might not have taken the necessary measures to slow down when he saw the former coming out from the minor road, thus avoiding the collision with the former.

We believe the driver of SJH8421E would have making sure that there was not any in coming traffic or the presence of vehicle(s) if any, on the main road would be far enough for him to exit from the minor road as Mr Zhang being a resident within the vicinity is familiar with the road conditions at 120 Tanjung Rhu Road and always keep a proper lookout on the road.

Please assist to mitigate the impact of our NCB to minimum as we have been a customer of AIG for years and are always prompt on our premium payment.

Kindly keep us posted on the claims status from SHD3699Z to ensure that it is within a parameter reasonable and fair to both parties.

Thank you and please do not hesitate to contact us if you have any queries.

Salutacions / Saludos / Best Regards / 顺祝商祺 / Mit freundlichen Grüßen

郑宇棋 John Tee

中化国际(新加坡)有限公司 - 法律部
Sinochem International (Overseas) Pte Ltd - Legal Department

1 Raffles Place
#59-00 One Raffles Place
Singapore 048616
DID: (65) 6230 9838 (Ext 19838)
Fax: (65) 6538 9337
Email: john.tee@sinochem.com

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, October 26, 2021 15:35
To: Catherine Yip (叶美凤 中化新) <yemeifeng@sinochem.com>; ZHANGXIAOLE@SINOCHEM.COM
Subject: Claim Notification - ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021

26 Oct 2021

M/s SINOCHEM INTERNATIONAL (OVERSEAS) PTE LTD
Driver: Zhang Xiao Lei

[By Email Only]

Dear Sir/Madam,

You Ref: SJH8421E

Our Ref: CC4/AIG21010748/pa3

ACCIDENT INVOLVING SJH8421E(AIG) AND SHD3699Z AT/ALONG 120 TANJUNG RHU ROAD ON 19/10/2021

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 SHD3699Z against your insurance policy.

Based on the accident report and accident scenario, we are of the view that we do not have a good defense towards the claim submitted by SHD3699Z as your vehicle was coming out from a minor road. Under Motor Accident Guide, driver who approaching the major road from a minor road should stop at the "stop" line to give way to the oncoming traffic on the major road. 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.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

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
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