

EzLyna (LKKAuto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 27 January 2023 3:12 PM
To: EzLyna (LKKAuto)
Subject: Fw: <STANDARD LETTER> ACCIDENT INVOLVING SMU 112X & SHB 3389D ON 14/05/2022

From: Keith G. <gttkeith@gmail.com>
Sent: Friday, 10 June 2022 12:19 pm
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Cc: Francis Goh <francisgoh2003@gmail.com>; ip_financialplanner@yahoo.com.sg <ip_financialplanner@yahoo.com.sg>
Subject: Re: <STANDARD LETTER> ACCIDENT INVOLVING SMU 112X & SHB 3389D ON 14/05/2022

Hi,

I believe China Taiping should have the agency to dispute the BOLA verdict? In which case we would need to follow up with them, as they will not share the view immediately.

Thanks

On Thu, 9 Jun 2022, 22:31 Keith G., <gttkeith@gmail.com> wrote:

Hi,

Does China Taiping share the view that the Third Party has 0% liability? If yes, please instruct them to stop representing me with regards to this case.

If they don't share the view, you may hand me over to one of their representatives.

I am open to entertaining the possibility should the Third Party wish to arbitrate in a way which is amicable to both parties.

Thank you

On Thu, 9 Jun 2022, 11:20 Cecilia Chong (LKK Auto), <CeciliaChong@lkkauto.com> wrote:

Hi Keith,

Content noted, if this the case, kindly advise if you wish to undertake this claim personally so we can inform our principal(China Taiping) accordingly.

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 | FAX: 6741-4108

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

Save the Earth. Print only when necessary.

From: Keith G. <gttkeith@gmail.com>

Sent: Thursday, 9 June 2022 11:01 am

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: Francis Goh <francisgoh2003@gmail.com>; ip_financialplanner@yahoo.com.sg

Subject: Re: <STANDARD LETTER> ACCIDENT INVOLVING SMU 112X & SHB 3389D ON 14/05/2022

Hi,

If a non-binding guideline absolves the Third Party of all liability, then obviously I would use another reference to settle the case. The guideline is non-binding anyway.

With that in view, **do not** proceed with settlement if the judgement under the current guideline is that Third Party has 0% liability.

Thank you

On Thu, 9 Jun 2022, 10:47 Cecilia Chong (LKK Auto), <CeciliaChong@lkkauto.com> wrote:

Hi Keith,

BOLA is the guideline. Which was given by the GIA (General Insurance Associate).

And is not about speeding up on the claim process but on who has more to the right of way.

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 | FAX: 6741-4108

Save the Earth. Print only when necessary.

From: Keith G. <gttkeith@gmail.com>

Sent: Thursday, 9 June 2022 10:10 am

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: Francis Goh <francisgoh2003@gmail.com>; ip_financialplanner@yahoo.com.sg

Subject: Re: <STANDARD LETTER> ACCIDENT INVOLVING SMU 112X & SHB 3389D ON 14/05/2022

Ok, hold on while I look for it.

I have noted that it is only a guideline designed to speed up claims processing, and this guideline is not legally binding.

On Thu, 9 Jun 2022, 09:48 Cecilia Chong (LKK Auto), <CeciliaChong@lkkauto.com> wrote:

Hi Keith,

Thank you for your email.

Based on the footage, it shows that both your vehicle & Third-Party vehicle was on parred (side by side) all along.

However, on Third Party footage, your vehicle sped up and eventually abruptly cut into Third Party vehicle lane without slowing down or check to have 110% that the lane was clear of vehicle before changing the lane.

As for the BOLA guideline, you can google in the website as we does not have the link.

Hope the above clarifies.

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 | FAX: 6741-4108

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

Save the Earth. Print only when necessary.

From: Keith G. <gttkeith@gmail.com>

Sent: Thursday, 9 June 2022 9:16 am

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: Francis Goh <francisgoh2003@gmail.com>; ip_financialplanner@yahoo.com.sg

Subject: Re: <STANDARD LETTER> ACCIDENT INVOLVING SMU 112X & SHB 3389D ON 14/05/2022

Hi Cecilia,

Noted on that. The lane was indeed clear until the Hyundai abruptly accelerated.

Could you send over the PDF for classifying car accidents? (or show the relevant link for it on the govt website) Would help a lot.

Thanks

On Thu, 9 Jun 2022, 08:49 Cecilia Chong (LKK Auto), <CeciliaChong@lkkauto.com> wrote:

Hi Keith,

Thank you for your email.

Attached is a copy of Third Party video footage for your easy reference.

We have review your video footage that you have submitted as well as Third Party copy.

The caused of collision is that you have change the lane causing of the accident. Thus, BOLA S15 apply.

Based on Third Party footage (front view), you did not slow down but abruptly change the lane when the lane you wish to change to is not cleared and safe to do so. Therefore, we are the proximate caused for the collision.

As per the damages on your vehicle based on your accident report (reporting photos), it is reflected at the rear right side of your lower bumper instead of the rear side of the bumper. Therefore BOLA S27 (Rear ended – Hear to Rear case) does not apply. Therefore, we regret to inform you that we are unable to shift the liability to Third Party. Vehicle travelling within own lane, have the right of way.

In view of above, we will proceed to settle with Third Party at best.

Hope the above clarifies.

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 | FAX: 6741-4108

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

Save the Earth. Print only when necessary.

From: Keith G. <gttkeith@gmail.com>
Sent: Wednesday, 8 June 2022 7:39 pm
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Cc: Francis Goh <francisgoh2003@gmail.com>; ip_financialplanner@yahoo.com.sg
Subject: Re: <STANDARD LETTER> ACCIDENT INVOLVING SMU 112X & SHB 3389D ON 14/05/2022

Hi Cecilia,

Thanks for the evaluation.

2 things that we wish to clarify:

1. Impact point was on the rear bumper, not the fender. This accident is scenario 27, **not** scenario 15. Please rectify the classification.
2. Lane change was safe: Lexus did not slow down and did not inconvenience vehicles already in lane. Hyundai abruptly accelerated as Lexus was filtering, ramming the rear of the Lexus when the lane change was almost done.

Given that the Hyundai contributed to the accident by abruptly accelerating, is there a case to shift liability for this reason? If not, anyone can just intentionally cause accident by ramming, then claim.

Thank you

On Tue, 7 Jun 2022, 11:52 Cecilia Chong (LKK Auto), <CeciliaChong@lkkauto.com> wrote:

Our Ref: CC3/CTI22004820/Gga3

07 JUNE 2022

GOH TECK HOE
DRIVER: GOH TIAN TECK KEITH

Dear Sir/Madam,

ACCIDENT INVOLVING SMU 112X & SHB 3389D ON 14/05/2022

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) 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. 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 3 days** from the date of this letter together with the Evidence (E.G: Accident video footage / Traffic Police Investigation Result).

Please call us if you have further queries.

c.c. China Taiping Insurance (Singapore) Pte Ltd

(Motor Claims Dept)

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 FAX: 6741-4108

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

Save the Earth. Print only when necessary.