

Yan (LKK Auto)

From: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>
Sent: Friday, 24 June 2022 11:11 AM
To: alvin.koh@mbmwheelpower.com.sg
Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg; Yan (LKK Auto); 'Olivia Lau (LKKAuto)'
Subject: RE: IMMEDIATE ATTENTION: Accident Involving SME8086U & QX2160E On 03/06/2022
SCDF Ref: 2022 - 63

Without Prejudice

Dear Alvin,

Thank you for your prompt reply. However, we have written to AGC for their advises and we would like find out their view on this matter.

For the PRI, we would engage our appointed surveyor, LKK to liaise directly with you, thank you.

Cc: Yan and Olivia, please liaise with the workshop for the PRI, thank you.

Yours sincerely,

Ralf Tay Gim Chye

Accident Claims Officer

Logistics Department

Singapore Civil Defence Force

91 Ubi Avenue 4, Singapore 408827

DID : +65 6848 3614 | Fax : +65 6848 3651

HP : +65 9743 5954



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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>
Sent: Friday, 24 June 2022 10:08 am
To: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>
Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg
Subject: RE: IMMEDIATE ATTENTION: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Ralf,

We have spoken to our client and he is willing to accept your last offer of SCDF 90% liable on this accident.

Kindly let us know when the surveyor is coming to conduct the PRS?

Thank you & Best regards

Alvin Koh | Claims Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: alvin.koh@mbmwheelpower.com.sg

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From: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>

Sent: Friday, 24 June 2022 9:13 AM

To: alvin.koh@mbmwheelpower.com.sg

Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg

Subject: RE: IMMEDIATE ATTENTION: Accident Involving SME8086U & QX2160E On 03/06/2022

Without Prejudice

Dear Alvin,

I have the footages and my stands on this still remain unchanged.

I regret that we are unable to come to an agreement and I processing to seek opinion from AGC on the SCDF's liability.

May I suggest, to conduct PRI and repair to avoid further delay to your client's car. We will get back on the liabilities later.

Yours sincerely,

Ralf Tay Gim Chye

Accident Claims Officer

Logistics Department

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>
Sent: Thursday, 23 June 2022 9:52 am
To: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>
Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg
Subject: RE: IMMEDIATE ATTENTION: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Ralf,
Have you manage to obtain the video footage from your user?

Appreciate your prompt response

Thank you & Best regards

Alvin Koh | Claims Advisor



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Email: alvin.koh@mbmwheelpower.com.sg

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>
Sent: Tuesday, 21 June 2022 9:42 AM
To: 'Gim Chye TAY (SCDF)' <TAY_Gim_Chye@scdf.gov.sg>
Cc: 'danny.ong@mbmwheelpower.com.sg' <danny.ong@mbmwheelpower.com.sg>;
'shirley.lee@mbmwheelpower.com.sg' <shirley.lee@mbmwheelpower.com.sg>
Subject: RE: IMMEDIATE ATTENTION: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Ralf,
We have spoken to our client and he declined your proposal.

Could you please try to obtain the video footage from your user and revert back to us about the liability asap? We do understand their situation at this point of time. However, we can't drag this further because our client has been chasing us on the liability every day.

Appreciate your prompt response on this matter.

Thank you & Best regards

Alvin Koh | Claims Advisor

From: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>**Sent:** Monday, 20 June 2022 4:57 PM**To:** alvin.koh@mbmwheelpower.com.sg**Cc:** danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg**Subject:** RE: IMMEDIATE ATTENTION: Accident Involving SME8086U & QX2160E On 03/06/2022

Without Prejudice

Dear Alvin,

Sorry for the late reply.

I have yet to receive the footages from my user due increasing number of medical calls. However, in order to proceed without delay may I propose SCDF to be 90% liable for this accident. For your consideration. Thanks

Yours sincerely,

Ralf Tay Gim Chye

Accident Claims Officer

Logistics Department

Singapore Civil Defence Force

91 Ubi Avenue 4, Singapore 408827

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>**Sent:** Monday, 20 June 2022 9:33 am**To:** Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>**Cc:** danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg**Subject:** IMMEDIATE ATTENTION: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Ralf,
We have yet to hear from you since 14/06/2022.

Kindly advise whether the liability is in our client's favour?

Thank you & Best regards

Alvin Koh | Claims Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: alvin.koh@mbmwheelpower.com.sg

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>

Sent: Tuesday, 14 June 2022 2:20 PM

To: 'Gim Chye TAY (SCDF)' <TAY_Gim_Chye@scdf.gov.sg>

Cc: 'danny.ong@mbmwheelpower.com.sg' <danny.ong@mbmwheelpower.com.sg>;

'shirley.lee@mbmwheelpower.com.sg' <shirley.lee@mbmwheelpower.com.sg>

Subject: RE: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Ralf,
Kindly advise whether the liability is in our client's favour?

Appreciate your prompt response

Thank you & Best regards

Alvin Koh | Claims Advisor



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Email: alvin.koh@mbmwheelpower.com.sg

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>

Sent: Saturday, 11 June 2022 9:59 AM

To: 'Gim Chye TAY (SCDF)' <TAY_Gim_Chye@scdf.gov.sg>

Cc: 'danny.ong@mbmwheelpower.com.sg' <danny.ong@mbmwheelpower.com.sg>;

'shirley.lee@mbmwheelpower.com.sg' <shirley.lee@mbmwheelpower.com.sg>

Subject: RE: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Ralf,

We have spoken to our client about your proposal. Unfortunately he is not agreeable with the 80% liability you have proposed because our client was stationary at the bend way before the ambulance approaching the bend. We do understand that any delays might causes the patient's medical conditions to deteriorate.

However, this accident could have been avoided if your driver did a hand signal / sound off the horn or a short siren to instruct our client to give way if he wants to pass through without any hassle rather than assuming our client will make way for the ambulance to pass through.

We hope you understand the situation looking at our client's perspective.

Kindly let us have the liability clearance once you have received your user's video footage.

Thank you & Best regards

Alvin Koh | Claims Advisor



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Email: alvin.koh@mbmwheelpower.com.sg

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From: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>

Sent: Friday, 10 June 2022 2:18 PM

To: alvin.koh@mbmwheelpower.com.sg

Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg

Subject: RE: Accident Involving SME8086U & QX2160E On 03/06/2022

Without Prejudice

Dear Alvin,

Thank you for your footages. I'm pending for my user to send me their footages

Nevertheless, based on your footages, may I proposed SCDF to be 80% liable for this accident. In normal circumstances, our driver should stop and assess before proceeding however considering of emergency situation, our driver was in a difficult position as any delays might causes the patient's medical conditions to deteriorate.

May I seek your consideration as above proposed. Thank you.

Yours sincerely,

Ralf Tay Gim Chye

Accident Claims Officer

Logistics Department

Singapore Civil Defence Force

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>

Sent: Friday, 10 June 2022 9:17 am

To: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>

Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg

Subject: RE: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Ralf,

Kindly advise whether the liability is in our client's favour?

Thank you & Best regards

Alvin Koh | Claims Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: alvin.koh@mbmwheelpower.com.sg

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>

Sent: Wednesday, 8 June 2022 3:06 PM

To: 'Gim Chye TAY (SCDF)' <TAY_Gim_Chye@scdf.gov.sg>

Cc: 'danny.ong@mbmwheelpower.com.sg' <danny.ong@mbmwheelpower.com.sg>;

'shirley.lee@mbmwheelpower.com.sg' <shirley.lee@mbmwheelpower.com.sg>

Subject: RE: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Gim Chye,

Please download the video footage via the dropbox link.

https://www.dropbox.com/s/v8mkrkxldyj5xug/VIDEO_SME8086U.mp4?dl=0

Thank you & Best regards

Alvin Koh | Claims Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: alvin.koh@mbmwheelpower.com.sg

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From: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>

Sent: Wednesday, 8 June 2022 2:36 PM

To: alvin.koh@mbmwheelpower.com.sg

Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg

Subject: RE: Accident Involving SME8086U & QX2160E On 03/06/2022

Without Prejudice

Dear Alvin, may I have a copy of the footages, thank you.

Yours sincerely,

Ralf Tay Gim Chye

Accident Claims Officer

Logistics Department

Singapore Civil Defence Force

91 Ubi Avenue 4, Singapore 408827

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>

Sent: Wednesday, 8 June 2022 11:15 am

To: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>

Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg

Subject: RE: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Gim Chye,

We do not agree with you. According to our client's video footage, he was stationary at the bend knowing that the ambulance was approaching. Your driver should exercise immediate judgement to see whether the ambulance is able to pass through the bend. Moreover, the video footage shows your driver did not stop when approaching the bend. He should stop and assess whether he should continue to move forward or signal our client to reverse if the situation doesn't allow him to do so.

Kindly review on the liability again and revert back to us.

Thank you & Best regards

Alvin Koh | Claims Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: alvin.koh@mbmwheelpower.com.sg

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From: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>

Sent: Tuesday, 7 June 2022 7:53 PM

To: alvin.koh@mbmwheelpower.com.sg

Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg

Subject: RE: Accident Involving SME8086U & QX2160E On 03/06/2022

Without Prejudice

Dear Alvin,

Both vehicles should exercise caution while driving along a bend, as such both parties should be liable for this accident. SCDF is 50% liable for this accident. If you are agreeable, we would like to conduct a PRI, our sole surveyor shall be LKK.

Yours sincerely,

Ralf Tay Gim Chye

Accident Claims Officer

Logistics Department

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From: alvin.koh@mbmwheelpower.com.sg <alvin.koh@mbmwheelpower.com.sg>

Sent: Tuesday, 7 June 2022 5:33 pm

To: Gim Chye TAY (SCDF) <TAY_Gim_Chye@scdf.gov.sg>

Cc: danny.ong@mbmwheelpower.com.sg; shirley.lee@mbmwheelpower.com.sg

Subject: Accident Involving SME8086U & QX2160E On 03/06/2022

Dear Ralf,

We are representing our client SME8086U to file a third party claim against QX2160E.

Kindly refer to the GIA report and revert to us whether the liability is in our client's favour?

Thank you & Best regards

Alvin Koh | Claims Advisor



T 6262 8888 | **F** 6452 5333 | **M** 8138 7188

Email: alvin.koh@mbmwheelpower.com.sg

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