Hsiao Tong (LKKAuto)

From:	Hsiao Tong (LKKAuto)
Sent:	Monday, 10 October 2022 4:39 PM
To:	'jeremy.goh@ers.sg'
Subject:	RE: Claim Notification - ACCIDENT INVOLVING SME3633Z(AIG) AND SDJ6888R AT/ALONG SERANGOON CENTRAL OSCP ON 27/09/2022

Dear Mr Jeremy,

We agreed with your view that when motorist has slowed down and kept left at a junction with 3 directions, under normal circumstances showing his intention to turn left. The video footage showed that : -

1. Third party has slowed down and kept left before the junction.
2. Third party failed to give advance signal of turning right.
3. Third party failed to check is any vehicle is on the right before turning.

Therefore, a motorist must exercise due care to other road users, his intention to travel particularly prior to the junction with 3 directions. Otherwise, a collision is inevitable.

In view of the above, we would hold third party contributory negligence in causing the collision, and propose an equal share of liability in our negotiation with third party for settlement.

Please contact us if you have further queries.

Thank you.

Best Regards,
Hsiao Tong, Chew (Ms) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | Email: chewht@lkkauto.com |
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |
S(408933)

From: jeremy.goh@ers.sg <jeremy.goh@ers.sg>
Sent: Monday, 3 October 2022 3:12 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Claim Notification - ACCIDENT INVOLVING SME3633Z(AIG) AND SDJ6888R AT/ALONG SERANGOON CENTRAL OSCP ON 27/09/2022

Hello Hsiao Tong,

I believed you have the video sent to AIG. In Singapore settings, most carparks although is one lane but it is big enough for cars to pass each other.
SDJ6888R clearly slowed down at a junction that has 3 directions. As from the video he brake slow down and kept left which normal driver will assume he is turning left at the junction. Even if he were to go straight in the other scenario, he would not have hit my car. In that junction a turn left and going straight will not result in an accident.

However, he chose to turn right without signalling (video footage) and suddenly without checking. In a 3 way junction he kept to the left and swung out right. This is bad driving and should shoulder at least half of the blame.

My only fault from the video is assuming that he is turning left in that junction and hence decided to pass him. According to "claim experts" that is a bad call on my part. Lots of "you should have horn, wait for him to make the left turn, etc…"
Well I say I hope these guys don't pass any cars or motorcycles in a carpark. It is a shame the traffic police won't investigate as there is no injury or an accident with a VIP, or government car. When I made the report at the TPHQ, the officer agreed that SDJ6888R was at fault and should have checked after watching the video.

Best Regards,

Jeremy Goh

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 3 October 2022 2:32 pm
To: JEREMY.GOH@ERS.SG
Subject: Claim Notification - ACCIDENT INVOLVING SME3633Z(AIG) AND SDJ6888R AT/ALONG SERANGOON CENTRAL OSCP ON 27/09/2022

GOH TZE-LIANG, JEREMY (WU ZHILIANG) [By Email Only]

Dear Sir/Madam,

You Ref: SME3633Z
Our Ref: CC6/AIG22009535/pa3
ACCIDENT INVOLVING SME3633Z(AIG) AND SDJ6888R AT/ALONG SERANGOON CENTRAL OSCP ON 27/09/2022

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 SDJ6888R against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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.

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.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | Email: chewht@lkkauto.com |
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |
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