

## **EzLyna (LKKAuto)**

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**From:** EzLyna (LKKAuto)  
**Sent:** Friday, 18 November 2022 5:14 PM  
**To:** Swee Guan Yeo  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SBL2511S (CHINA TAIPING) AND SMX9708C AT/ALONG KAKI BUKIT AVE 3 ON 02/11//2022

Dear Swee Guan,

Thank you for your prompt reply.

Based on third party (SMX9708C) video footage, you are encroaching into third party's lane when you have noticed that lorry stopped ahead of your lane. This accident scenario is as per enclosed Motor Accident Guideline (MAG). The liability likely is not on 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.

Thank you.

Have an enjoyable weekend.

With warmest regards,  
Ezlyna



15.	<p>(a) <span style="color: red;">New</span></p>	<p>If there is <b>no contact between B and C</b>, B is 100% liable to A</p> <p>Note: If there is <b>contact between B and C</b>, BOLA scenario 28 (d) applies.</p> <p><b>Reason:</b> To avoid costly litigation for collision damages</p>
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**From:** Swee Guan Yeo <yeosweeguan@gmail.com>  
**Sent:** Friday, 18 November 2022 3:09 PM  
**To:** EzLyna (LKKAuto) <ezlyna@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SBL2511S (CHINA TAIPING) AND SMX9708C AT/ALONG KAKI BUKIT AVE 3 ON 02/11//2022

Dear Ezlyna,

Thank you for the email and well noted.

I am disappointed to hear this news and would like to stress again that

1. I was in my lane when the other party collided into me.
2. Considering the damage to my vehicle and the relatively low speed (~<20km/h) of collision, the other party likely did not have any intention to take any evasive manoeuvre, and directly collided into me without braking, causing damage to my vehicle and giving me back, neck, and shoulder pains (I did not see a doctor for this).

I hope that the above points are considered. Thank you and have a great weekend.

Best,  
Swee Guan  
96607671

On 17 Nov 2022, at 3:30 PM, EzLyna (LKKAuto) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)> wrote:

**Our Ref: CC6/CTI22010987/Apa3**

**Insured Name : Yeo Teck Cher**  
**Insured Driver : Yeo Swee Guan**

Dear Sir/Madam,

**ACCIDENT INVOLVING SBL2511S (CHINA TAIPING) AND SMX9708C AT/ALONG KAKI BUKIT AVE 3 ON 02/11//2022**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SMX9708C against your motor insurance policy.

Based on the accident report and video footage provided by SMX9708C, we are of the view that liability is not in your driver's 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.

Thank you.

Best Regards,

**Ezlyna Eng** | Case Handler

**LKK Auto Consultants Pte Ltd**

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