Hsiao Tong (LKKAuto)

From:	Poh Seng Group, Singapore <kpsmotor@singnet.com.sg>
Sent:	Monday, 30 January 2023 6:02 PM
To:	Hsiao Tong (LKKAuto); 'Jennifer Lim'; 'Esa Chan'
Subject:	RE: ACCIDENT INVOLVING XE3740S(ALLIANZ) AND YP9365H AT/ALONG PENJURU ROAD ON 31/12/2022
Attachments:	PHOTO-2022-12-31-06-10-12.jpg; PHOTO-2022-12-31-07-01-05.jpg

Hi Hsiao Tong,

We don't agree that my driver should hold the liability. Our vehicle is inside the premise already and third party vehicle hit my truck extreme side rear of the truck. Photo has shown that the damage of the third party was on the extreme left and not a full cabin impact. This shows that the third party was driving at a fast speed. During the turn, there was enough safety distance between my truck and third party.

I attached photo of the scene. The third party indicated that they have camera footage of the accident and is recorded in the centralisation system when the police interview the third party. Please request from third party to provide footage to prove their innocence.

Thank you.

Best rgds,
Joseph

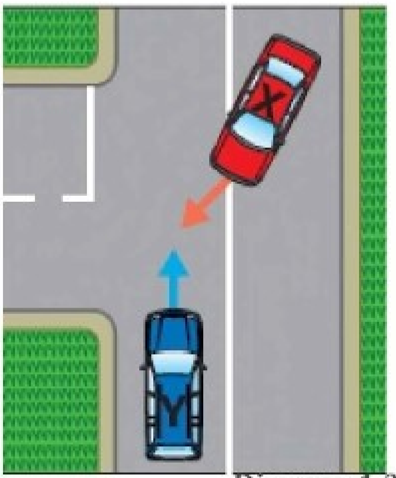
From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 30 January 2023 4:46 PM
To: Poh Seng Group, Singapore <kpsmotor@singnet.com.sg>
Subject: RE: ACCIDENT INVOLVING XE3740S(ALLIANZ) AND YP9365H AT/ALONG PENJURU ROAD ON 31/12/2022

Dear Sirs,

Based on accident report, I believe we all can agree on the following:

1) Insured driver/you was making a right turn
2) Third Party driver was travelling straight on the opposite direction

We attach a copy of MAG Scenario 13(b) for your reference. Any vehicle turning right from a major road to enter a minor road should give way to oncoming traffic from opposite direction. You may also note that MAG is widely use in court for liability assessment. Therefore, we are of the view that liability is not in your driver's favour.

	(b)	**Reason(s):** Driver Y has
	 *Diagram 1.35* Vehicle X – Turning right from a major road to enter a minor road on the opposite side Vehicle Y – Moving straight ahead in the opposite direction	right of way, but should keep a lookout for vehicles turning across his path at the junction. Driver Y should also take evasive action to avoid a collision. Driver X making the right turn should give way to oncoming traffic from the opposite direction.[39]

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: Poh Seng Group, Singapore <kpsmotor@singnet.com.sg>
Sent: Monday, 30 January 2023 4:34 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING XE3740S(ALLIANZ) AND YP9365H AT/ALONG PENJURU ROAD ON 31/12/2022

Hi Hsiao Tong,

Can you advise what is the reason that our lorry is at fault? I don’t agreed that my driver is wrong. The third party is at fault but not slowing down.

Thank you.

Best rgds,
Joseph

On 30 Jan 2023, at 4:25 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

PING SIONG INTERNATIONAL PTE. LTD [By Email Only]
DRIVER: . RADHAKRISHNAN SILAMBARASAN

Dear Sir/Madam,

You Ref: XE3740S
Our Ref: CC4/AIS23000012/pa3
ACCIDENT INVOLVING XE3740S(ALLIANZ) AND YP9365H AT/ALONG PENJURU ROAD ON 31/12/2022

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

We have received a claim from YP9365H against your insurance policy.

Based on the accident report and accident scenario, 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.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to Allianz and acknowledged by Allianz.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to customerservice@allianz.com.sg or deliver it by hand to Allianz Customer Care Centre.

This letter should **not** be regarded as a waiver by Allianz of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact as at 6742 3197 or chewht@lkkauto.com.

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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