

Xin Yu (LKK Auto)

From: Tan Wan Cong <TanWanCong@tokiomarine.com.sg>
Sent: Tuesday, March 28, 2023 10:56 AM
To: Meng Yan (LKK Auto); Xin Yu (LKK Auto); SUR
Cc: Valencia Lee Gek Hong; assignments
Subject: RE: Potential complaint - Dispute against claims by taxi driver SHA1514C re accident on 15 Jan 23 involving honda jazz SMK87M - M2300312

Dear LKK,

Have you re-negotiate for the COR with CDGE?

If so, please let us have your adjuster report.

Thank You.

Kind Regards,

Tan Wancong
Motor Claims Department

Tokio Marine Insurance Singapore Ltd.
20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046
T (65) 6592 6414 | F (65) 6221 2101 |
E tanwancong@tokiomarine.com.sg | W www.tokiomarine.com

From: Meng Yan (LKK Auto) <mengyan@lkkauto.com>
Sent: Tuesday, February 21, 2023 11:01 AM
To: Tan Wan Cong <TanWanCong@tokiomarine.com.sg>; Xin Yu (LKK Auto) <xinyu@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: Valencia Lee Gek Hong <ValenciaLee@tokiomarine.com.sg>; assignments <assignments@lkkauto.com>
Subject: RE: Potential complaint - Dispute against claims by taxi driver SHA1514C re accident on 15 Jan 23 involving honda jazz SMK87M - M2300312

Dear Wan Cong,

Thank you for the email.

Dear Xin Yu / Sur,

FYNA. Thank you.

Best Regards,

Yan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Tan Wan Cong <[TanWanCong@tokiomarine.com.sg](mailto:tanwancong@tokiomarine.com.sg)>
Sent: Tuesday, 21 February 2023 10:47 AM
To: assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: Valencia Lee Gek Hong <ValenciaLee@tokiomarine.com.sg>

Subject: Potential complaint - Dispute against claims by taxi driver SHA1514C re accident on 15 Jan 23 involving honda jazz SMK87M - M2300312

Dear LKK,

We refer to the COR adjustment on TP Taxi SHA1514C in Merimen.

The Taxi front wing mirror had pre-existing damage and we should not be liable for this item.

At the time of accident, the front wing mirror was using a masking tape to tape the side mirror on.

Please check with your surveyor and re-negotiate for the COR with CDGE.



Vehicle Number: SMK 87M SKETCH PLAN

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was reversing out of the carpark onto the road. According to my car camera, I was hit about 5secs after movement. I was reversing very slowly about 0.5 km/hr. The taxi wing mirror was noted to be damaged prior to this accident

Thank You.

Kind Regards,

Tan Wancong
Motor Claims Department

Tokio Marine Insurance Singapore Ltd.

20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

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-----Original Message-----

From: Edna Tay [mailto:ednatay27@yahoo.com.sg]

Sent: Tuesday, February 21, 2023 9:51 AM

To: Motor Claims <motorclaims@tokiomarine.com.sg>

Cc: asiains <tmsis@tokiomarine.com.sg>

Subject: Dispute against claims by taxi driver re accident on 15 Jan 23 involving honda jazz SMK87M

Dear Tokio Marine,

1 I refer to the lawyer letter sent by Teo Keng Siang LLC to Tokio Marine and copied to me , involving an accident claim by taxi SHA1514C and my car Honda SMK87M. The reference number is TKSF/PF854-ACC-46970.2

2 I, Tay Yuek Peng, who is the owner of SMK87M do not agree that the accident was caused by my negligent driving. Even if the claims is to be paid by Tokio Marine insurance, I felt that there is a need for me to inform you to investigate further, instead of allowing taxi driver to do their normal ways to maliciously want to get involved in an accident and claims for damages and MC .

3 Firstly, on the day of accident, the taxi knocked on to my rear and did not stop in time, resulting in bad damages to my bumper, so how can the taxi claim for damages cost \$5K more than my honda repair. He had literally " dragged" my car for 10s before coming to a stop. The pictures of both car damages was submitted by me to honda and I had indicated in the report **that the taxi side mirror was totally damaged PREVIOUSLY and he used a masking tape to tape the side mirror on**. There are prima facie evidence that he intentionally want to get involved in an accident so that he can claim all damages together including repairing the prior damages... On this note, Tokio should ask them for a breakdown of cost of the repair and **should not pay for prior damages not caused by this accident.**

4 I do have my front video recording that show that my car was going at a very slow speed and my car body was 3/4 way on the road, 1/4 way in carpark lot. The taxi was in the middle of the 2 lane car park, so he wasn't 100% in his right direction of traffic and he must be going at high speed that he cannot see 3/4 of a car body right in front of him and he CANNOT stop in time. This is a direct NEGLIGENCE on the taxi driver and his failure to prevent an accident even when he has passenger in his car. This can be verified from his camera if there is one. There was a passenger in his car at that material point in time and he had either just picked up or going to drop off this passenger in this car park but from the opposite direction. Cos where he is coming, the drop off point in that car park near to the HDB block is opposite lane.

5 When the accident happened, he came down fast and asked for NRIC and say file claim, then take picture. the whole " process" is less than 10 mins. It appear to be a "SOP " that he came well prepared and he was perfectly well. So my next question is what is the medical report fee and medical expenses for ? There is no injury at all, if there is , shouldn't we call for police on the spot ? To be fair, Tokio should ask the driver to see your own doctor if he indeed got injury, rather than their own doctor. I have known of taxi driver who do all these and even have common doctor who will issue them MC for such things anytime. They then have the benefits of no work and yet got income.

6 Lastly doesn't comfort hv their own insurance dealing with all these, and why are we paying for \$2700 for one lawyer letter .

7 I appealed to Tokio to investigate into this and I am willing to come down to give my statement or even provide additional documents if required. This is really an abuse of the insurance eco system and we should not allow taxi driver to exploits the system. I'm willing to share all this on social media, including writing to forum , so that motorist do not fall prey to such taxi driver incidents. I look forward to your advice. Thank you.

Regards,

Tay Yuek Peng, Edna
HP : 92375357

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