

## Hsiao Tong (LKKAUTO)

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**From:** HC Koh <cjcwkoh@gmail.com>  
**Sent:** Wednesday, 19 April 2023 9:01 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: CLAIM NOTIFICATION - ACCIDENT INVOLVING SFJ7118A AND SMQ6321R ALONG DOVER RD TRAVELLING INTO NUS ON 21/03/2023  
**Attachments:** 20230322\_Your accident report has been successfully submitted.eml; 20230321\_221143[1].jpg; AUD-20230419-WA0001.m4a; 20220125\_GA454289-Renewal.pdf

Dear Ms Chew,

Thank you for your notification email.

As spoken, following are my feedback:

1. I have made a full accident report on 22 March 2023 at Sng Ah Tee Motor & Panel Service Pte Ltd which was successfully submitted to GIA Records Management Centre with ref. no. SS2Z233M0007 (see attached).
2. For the accident report, I have submitted video (22:03 to 22:05) from my in-car camera which clearly show that after my car had entered NUS, the other car SMQ6321R came very quickly from behind and tried to overtake my car from my left, as I was about to keep left onto the single-lane inner road (while also carefully avoiding a grab rider on his motorcycle handing over food to his client on my right at the gate). Please let me know if you need any video footage or clarification.
3. For your review, I attach a photo of the relative positions of my car and the other car which was clearly cutting in and still slanting into the lane. Thankfully my car did not hit his car at that point but the other driver stopped his car to scold me because I sounded my car horn to warn him. Nevertheless, thinking to let him drive on, I tried to reverse my car slightly as his car was very near mine. Unfortunately, my car touched his car as I was reversing.
4. From 3 and 4 above, the other driver also bears some responsibility for his inconsiderate driving for this accident.
5. Last but not least, I made a recording of our telephone discussion later on 22 March 2023 early morning (we agreed to call because he was a private hire driver on duty and I had to bring my son back from NUS for his urgent studies call). From the recording, it is evident that the extent of any damage, if any, due to my car touching his was limited (the driver did say in our call that "to me, it's nothing"). Photo images of the left front of my car body also show only minor scratches. This is borne out by the fact that in a follow-up call on 22 March morning, the owner of SMQ6321R (I learned that he was a car workshop owner) offered to privately settle related repair costs for \$400 (which I declined upon the advice of HSBCLife/AXA) - unfortunately, I did not make any audio recording of the call.
6. Therefore it is very upsetting to hear that the owner of SMQ6321R is now making a claim for \$4,000! To prevent such profiteering, I decide to email you the above details, and the attached photo and audio recording for your kind help to protect my interest and the interest of HSBCLife/AXA through a fair and reasonable handling of the claim.
7. For your reference, my car insurance policy with AXA (HSBCLife) is GA454289 (attached) which does include NCD protection.

Please do not hesitate to contact me for any further clarification.

Thank you and best regards,  
Koh Hui Chuan  
Owner of car no. SFJ7118A  
Mobile: 91175114

On Tue, Apr 18, 2023 at 10:11 AM Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

KOH HUI CHUAN

[By Email only]

Dear Sirs/ Mdm

**OUR REF : CC4/HSB23003037/Upa3**

**YOUR REF : SFJ7118A**

**ACCIDENT INVOLVING SFJ7118A AND SMQ6321R ALONG DOVER RD TRAVELLING INTO NUS ON 21/03/2023**

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

We have received a third-party claim(s) from SMQ6321R against your motor insurance policy.

Based on all the available information on hand, we are of the view that liability is not in your favour. 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 HSBC and acknowledged by HSBC.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.
- RENTAL/ HIRING AGREEMENT.
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

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 [cst@mail.life.hsbc.com.sg](mailto:cst@mail.life.hsbc.com.sg) or deliver it by hand to HSBC Customer Care Centre.

This letter should **not** be regarded as a waiver by HSBC 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 us at 6742 3197 or email us at [chewht@lkkauto.com](mailto: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](mailto:chewht@lkkauto.com) |

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