

Hsiao Tong (LKKAUTO)

From: Jeffrey Tan <kwjeff@hotmail.com>
Sent: Wednesday, 26 July 2023 11:00 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: Re: ACCIDENT INVOLVING SMK7443Y(AIG) AND SHF233T AT/ALONG DOWNTOWN EAST C/P ON 26/05/2023
Attachments: 20230726_225203.jpg

Dear Ms Chew,

Please see attached for the outcome of the Traffic Police Investigation that absolved me of any wrong doing of the accident and alleged hit and run. In fact, they have initiated action against the driver of SHF233T for the offence of careless driving.

With this, it is clear that the driver is at fault and caused the accident. Please work with AIG to refute the claims against my motor insurance.

Best Regards,
Jeffrey

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Monday, July 3, 2023 8:46 AM
To: Jeffrey Tan <kwjeff@hotmail.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SMK7443Y(AIG) AND SHF233T AT/ALONG DOWNTOWN EAST C/P ON 26/05/2023

Dear Mr Tan,

We acknowledge receipt of your email dated 30/06/2023.

We will review the matter. Thanks.

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: Jeffrey Tan <kwjeff@hotmail.com>
Sent: Friday, June 30, 2023 7:53 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SMK7443Y(AIG) AND SHF233T AT/ALONG DOWNTOWN EAST C/P ON 26/05/2023

Dear Ms Chew,

Let me share Singapore's Traffic Police Basic Theory of Driving - The Official Handbook on the rules for Overtaking (I have attached the 11th edition and the screenshot of the rules). I have highlighted the violations made by the driver of SHF233T in **red with Bold and Italics** as follow:

OVERTAKING

69 Never overtake unless you can do so without endangering yourself or others. Be especially careful at night, and in heavy rain and mist. When visibility is poor, it becomes more difficult to judge speed and distance.

70 ***Always overtake on the right***. There are, however, a few exceptions to this rule when you can overtake on the left:

(a) When the driver in front has signalled his/her intention to turn right.

(b) When you want to turn left at a junction.

(c) When traffic is moving slowly in queues and vehicles in the lanes on your right are moving more slowly than you are.

(d) On one-way streets (but not dual-carriageways) where vehicles may pass on either side.

<<Jeffrey: The driver of SHF233T violated by overtaking on the left. The conditions for this exception were not met during the accident.>>

71 After overtaking, return to the appropriate lane on the road as soon as it is safe to do so, but do not cut in sharply in front of the vehicle you have just overtaken.

72 ***Do not overtake when you are at, or when you are approaching:*** (a) A pedestrian crossing. (b) A road junction. ***(c) A corner or bend.*** (d) The brow of a hill. (e) Double white lines.

<<Jeffrey: The driver of SHF233T violated this when he overtake when approaching a corner (right bend into the carpark)>>

73 ***Do not overtake: (a) Where the road narrows. (b) If it would force another vehicle to swerve or reduce speed.*** (c) If in doubt.

<<Jeffrey: The driver of SHF233T violated this where the road narrows into the right bend and he force another vehicle (i.e. me) to E-Brake to avoid knocking into his car>>

74 Do not increase your speed while being overtaken. Slow down if necessary to let the overtaking vehicle pass.

75 ***In the following cases, overtaking is dangerous and should not be attempted:*** (a) When the car in front of you is about to overtake the car in front of it. ***(b) When the car in front is changing from the left to the right lane in order to make a right turn.*** (c) When you have to get into the path of oncoming traffic in order to overtake.

<<Jeffrey: The driver of SHF233T violated (b) when my car (initially in front of him) was making a right turn into the carpark>>

The driver of SHF233T was in clear violation of the rules for overtaking, not just violating one rule but 4 rules. The fact that the road was a right angled bend into the carpark makes it even clearer that that is the only possible traffic flow (i.e. it is not a split road), and the driver of SHF233T was reckless speeding and overtaking me from the left, swerved into my lane while i was making the right turn resulting in me having to emergency brake. Based on the human reaction time, I did what I could to prevent knocking into his car.

Please discuss this with AIG and I hope both you and AIG can help to defend me against this errant and dangerous driving, that inevitably caused the accident.

Best Regards,
Jeffrey

From: Jeffrey Tan <kwjeff@hotmail.com>
Sent: Friday, June 30, 2023 6:10 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SMK7443Y(AIG) AND SHF233T AT/ALONG DOWNTOWN EAST C/P ON 26/05/2023

Dear Ms Chew,

Thanks for the call. Please see attached for the detailed report I wrote to Traffic Police Investigation Officer in response to the allegation of Hit and Run.

For your reference, please.

Best Regards,
Jeffrey

From: Jeffrey Tan <kwjeff@hotmail.com>
Sent: Wednesday, June 28, 2023 2:52 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SMK7443Y(AIG) AND SHF233T AT/ALONG DOWNTOWN EAST C/P ON 26/05/2023

Dear Ms Chew,

Thanks for the email. Could you kindly call me at 85714121 to have a quick chat as I am not familiar with the claims process.

Regards,
Jeffrey

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Wednesday, June 28, 2023 2:21 AM
To: KWJEFF@HOTMAIL.COM <KWJEFF@HOTMAIL.COM>
Subject: ACCIDENT INVOLVING SMK7443Y(AIG) AND SHF233T AT/ALONG DOWNTOWN EAST C/P ON 26/05/2023

JEFFREY TAN KOK WEE [By Email Only]

Dear Sir/Madam,

You Ref: SMK7443Y
Our Ref: CC3/AIG23005413/Kpa3
ACCIDENT INVOLVING SMK7443Y(AIG) AND SHF233T AT/ALONG DOWNTOWN EAST C/P ON 26/05/2023

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 SHF233T against your insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers are looking into the matter.

If you need any clarification, please do not hesitate to contact us.

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)



Virus-free. www.avast.com