

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, 11 October, 2016 11:39 AM
To: 'email2nmani@gmail.com'
Subject: ACCIDENT INVOLVING GBD 9433E & SHD 9653R ON 05/09/2016
Attachments: Scene Photos from SHD9653R.pdf

Your Ref: **GBD 9433E**
Our Ref: CC3/CTI16016962/Kpa3

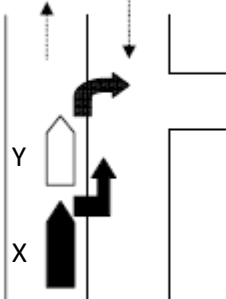
Dear Mr Mani,

ACCIDENT INVOLVING GBD 9433E & SHD 9653R ON 05/09/2016

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 attached here with a copy of accident scene photos submitted by third party for your easy reference.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the driver of SHD 9653R. Your vehicle GBD 9433E was overtaking third party's vehicle from the right against the traffic flow. Safety precaution must be observed to ensure the traffic condition is safe for you to do so and to avoid collision. Please refer to the below Barometer of Liability Agreement (BOLA) scenario 33.

	T-JUNCTION		X	Y
33.		Vehicle X- Overtaking from the right Vehicle Y- Changing lane or turning Reason: Vehicle should not overtake from the right against the flow of traffic	100%	0%

Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **22/10/2016**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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