

Joy Irene (LKKAuto)

From: Joy Irene (LKKAuto)
Sent: Wednesday, 6 June 2018 2:22 PM
To: 'Heng Choon Construction.'
Cc: Admin A; CS A Team
Subject: RE: ACCIDENT INVOLVING GW 8098L AND SHC 8019J ON 27/01/2018

Our ref: CC4/AIG18001894/K1jb3

HENG CHOON CONSTRUCTION PTE LTD

Policy Holder

Dear Mr. Ng,

We refer to our previous telephone conversation and e-mail correspondence below.

We have reviewed the circumstances of the incident and we are of the opinion that we cannot be absolved from liability.

The evidence provided by the Third-Party claimant showed your slowly moving vehicle from the leftmost side of the lane with no clear indication and signal of your intention of travel since the brake lights of your vehicle are on. We further opine that both drivers have an equal obligation to keep a proper lookout when moving/manuevering the vehicle to either sides and shall only proceed when safety is secured.

In view of this, to avoid further escalation of cost, we shall proceed to deal with the claim amicably, subject to the merits of the case and according to the rights afforded under the policy. Your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please note that you have the option to handle this case at your own cost and M/s AIG will not be involved. Hence, your policy will not be affected.

Should you not be seeking the protection of your policy and seek to take conduct of third party claim arising from this incident, at your own cost and defence, please let us know by 14 June 2018 and we will forward you a copy of Undertaking letter.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Heng Choon Construction. [mailto:hcconstr@singnet.com.sg]
Sent: Friday, 23 March 2018 12:28 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Roger Ng <hcconstr@gmail.com>
Subject: RE: ACCIDENT INVOLVING GW 8098L AND SHC 8019J ON 27/01/2018

Dear Joy Irene,

We were going straight to the Ang Mo Kio Industrial Pk 2.

Thks
Roger Ng

From: Joy Irene (LKKAuto) [mailto:JoyIrene@lkkauto.com]
Sent: Thursday, March 22, 2018 3:32 PM
To: Heng Choon Construction.
Cc: Vivian Lau (LKKAuto); Admin A
Subject: RE: ACCIDENT INVOLVING GW 8098L AND SHC 8019J ON 27/01/2018

Dear Sir,

Where are you heading at the time of the incident?

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Heng Choon Construction. [mailto:hcconstr@singnet.com.sg]
Sent: Thursday, 22 March 2018 3:23 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING GW 8098L AND SHC 8019J ON 27/01/2018

Dear Joy Irene,

Kindly refer to attached sketch and pg.12 of accident report. (Accident Report Attached for your easy reference.)

Regards,
Roger Ng
Heng Choon Construction.

From: Joy Irene (LKKAuto) [mailto:JoyIrene@lkkauto.com]
Sent: Thursday, March 22, 2018 1:44 PM

To: Heng Choon Construction.
Cc: Vivian Lau (LKKAuto); Admin A
Subject: RE: ACCIDENT INVOLVING GW 8098L AND SHC 8019J ON 27/01/2018

Dear Sir,

We will review the circumstances of the accident.

Kindly let us have more details of your route.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Heng Choon Construction. [<mailto:hcconstr@singnet.com.sg>]
Sent: Thursday, 22 March 2018 1:39 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING GW 8098L AND SHC 8019J ON 27/01/2018

Dear Joy Irene,

With reference to my accident report. I was travelling along the single vehicle lane at a slow speed. The Taxi driver following behind my vehicle caused the accident whilst attempting an over-taking procedure. Over-taking safety distances should be adhered, the vehicle behind overtake in front of me without clearing sufficient distance for safety. Please assist and advice.

Best Regards,
Roger Ng
Heng Choon Construction

From: Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]
Sent: Monday, March 19, 2018 5:57 PM
To: hcconstr@singnet.com.sg
Subject: ACCIDENT INVOLVING GW 8098L AND SHC 8019J ON 27/01/2018

Our ref: CC4/AIG18001894/K1jb3

HENG CHOON CONSTRUCTION PTE LTD
Policy Holder

Dear Sir/Madam,

ACCIDENT INVOLVING GW 8098L AND SHC 8019J ON 27/01/2018

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, we cannot be absolved from liability. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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