

## Vic (LKKAUTO)

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**From:** Tay Yee Gin Eugene <tayyeegin2000@gmail.com>  
**Sent:** Sunday, 1 July, 2018 9:58 AM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A; KIM NG  
**Subject:** Re: Your Ref: SJM 4183S\_ACCIDENT INVOLVING SJM 4183S AND SKW 1683X ON 10/05/2018

There was also a scratch on the side of the bumper, which the owner had admitted was caused by his own fault earlier.

The slight impact was head-on. Not from the side. Do take note.

Eugene Tay

On 1 Jul 2018, at 9:54 am, Tay Yee Gin Eugene <[tayyeegin2000@gmail.com](mailto:tayyeegin2000@gmail.com)> wrote:

Hi Vic,

Just to clarify, 2nd photo of engine light was sent to us few days after the accident. When they had tried to blame engine problems from the slight bump. It is evident that 'damage' done to the bumper should not have caused engine failures. Do let us know what are we claimed against, any excessive claims should be refuted.

Eugene Tay

On 1 Jul 2018, at 9:32 am, KIM NG <[nglianhoonkim@gmail.com](mailto:nglianhoonkim@gmail.com)> wrote:

Hi Vic,

Thank you for taking this up on behalf.  
I have attached photo of the claimant's car at the day of the 'accident'  
Hope it helps.

Based on the pictures provided, do help us contest on any excessive claims if any.

Just FYI, the claimant initially was fine with a private settlement but decided to file for claims after visiting their workshop for engine problems, which they had initially tried to blame it on our 'accident'.

The accident involved a very minor bump. Is it  
Possible to know what are we being claimed against?

<image1.jpeg>

<image1.jpeg>

Sent from my iPhone

On 29 Jun 2018, at 3:20 PM, Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)> wrote:

Our Ref: CC6/EQI18009542/Kha3

29 JUNE  
2018

**TAY KOON CHUAN**  
**and By Email**  
BLOCK 472 SEMBAWANG DRIVE  
#13-417  
SINGAPORE 750472

**By Post**

Dear Sir/Madam,

**ACCIDENT INVOLVING SJM 4183S AND SKW 1683X ON  
10/05/2018**

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED 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, liability is down against us. 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 10 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,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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