

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 22 July 2020 9:58 AM  
**To:** 'ABHIJIT.BISWAS.JR@GMAIL.COM'  
**Subject:** ACCIDENT INVOLVING SLW 3348P(AXA) AND SLU 2877X ALONG/ AT TOWARDS SERANGOON ALONG ROCHOR ROAD ON 28/07/2018@12:30HRS  
**Attachments:** SLU2877X vs SLW3348P\_TP VIDEO.mp4

22 July 2020

**Mr Biswas Abhijit**

Dear Sir/ Mdm

**OUR REF : CC4/ASM18013905/Apb3**

**YOUR REF : SLW3348P**

**ACCIDENT INVOLVING SLW 3348P(AXA) AND SLU 2877X ALONG/ AT TOWARDS SERANGOON ALONG ROCHOR ROAD ON 28/07/2018@12:30HRS**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SLU 2877X against your insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLU 2877X. Kindly refer to the attached video from SLU 2877X for your easy reference. The video shows that third party was driving straight within his own lane, your vehicle had encroached into third party lane and collided with third party. As such, 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.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 14 days i.e. by **07/08/2020**, 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 note that your No-Claim Discount (NCD) (if any) will be affected 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.

*Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.*

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)