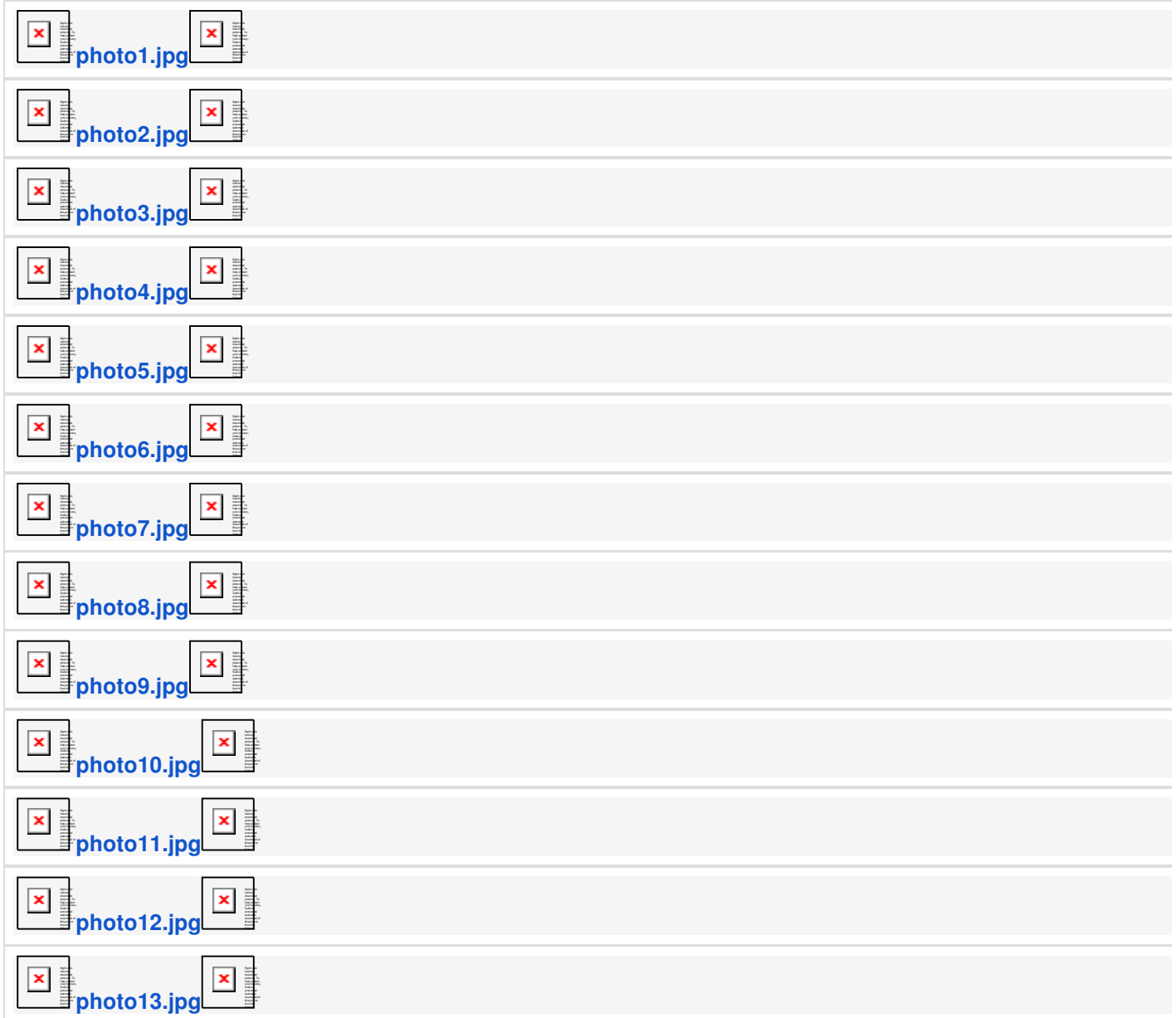


## Vic (LKKAUTO)

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**From:** Cheng Hwa Teh <chenghwa.teh@gmail.com>  
**Sent:** Wednesday, 28 November, 2018 10:27 PM  
**To:** Vic (LKKAUTO)  
**Subject:** Re: YOUR REF: SGD 3139K\_ACCIDENT INVOLVING SGD 3139K / GBF 5856J / OTHERS ALONG UPPER SERANGOON ROAD ON 30.10.2018  
**Attachments:** SGD 3139K.PDF



hi Vic Alpeh,

I have the attached the accident report and also some of the photographs regarding the 3 car collision on 30th Oct.

After the collision, I checked with Shawn the driver in the 2nd car (driver of GBF5853J in-front of me) on the reason for his hard emergency break almost right after the filtering to main traffic along upper Serangoon viaduct. He told me that the car in-front of him (SJG1223L) had applied hard emergency break and Shawn was not able to stop in time.

From the photos of the more severe collision impact between the 2 front vehicles, the 2nd vehicle (GBF5853J) has already collided with his front vehicle. With my front vehicle (GBF5853J) in a collision, my relative response stop-distance was

shortened and my hard emergency break was not able to break in time to avoid the vehicle. Please help to investigate further.  
Thank you very much.

best regards.  
Cheng Hwa.  
9771 3995.

On Wed, Nov 28, 2018 at 2:18 PM Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)> wrote:

28 NOVEMBER 2018

**TEH CHENG HWA**  
**Email**

**By Post & By**

**BLOCK 273B BISHAN STREET 24**

**#07-108**

**SINGAPORE 572273**

Dear Sir/Madam,

**OUR REF : CC6/AIG18019706/Uha3**

**YOUR REF : SGD 3139K**

**ACCIDENT INVOLVING SGD 3139K / GBF 5856J / OTHERS ALONG UPPER SERANGOON ROAD ON 30.10.2018**

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 Body Repairer/Workshop acting on behalf of the owner of GBF 5856J against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle GBF 5856J. As such, liability may not be on your favour.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

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

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

*Save the Earth. Print only when necessary.*

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