

## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** Monday, December 16, 2019 11:27 AM  
**To:** chace\_ee@hotmail.com  
**Cc:** Admin A  
**Subject:** Accident involving SKK 7766P & SMH 252T [AIG] on 02/02/2019

Tracking:	Recipient	Delivery
	chace_ee@hotmail.com	
	Admin A	
	shupeil@lkkauto.com	Delivered: 12/16/2019 11:27 AM
	Meikwan@lkkauto.com	Delivered: 12/16/2019 11:27 AM
	olivialau@lkkauto.com	Delivered: 12/16/2019 11:27 AM

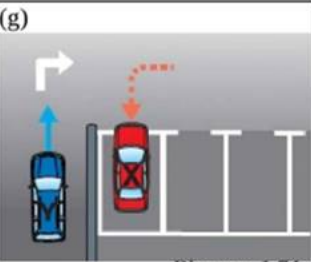
### EE KUM CHUEN [POLICY HOLDER]

Dear Sir,

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.

Kindly note that we have reviewed this matter.

Based on all documents at hand and the accident video, we would like to advise that you and/or your authorized driver may not be absolved from blame for this accident as we opine that both parties should exercise caution as per the reasons in the image appended below.

<p>(g)</p>  <p>Diagram 1.74a</p> <p>(With or without pillar) Vehicle X – Already reversing/ moving (head- first) to park within a parking lot Vehicle Y – Going down/ up a slope and rounding a corner; or Rounding a corner</p>	<p><b>Reason(s):</b> As Driver X has already started reversing or moving head- first to enter a parking space, Driver Y should stop at the corner and wait till Driver X has fully parked his vehicle before continuing to move along the driveway. Driver Y should warn other drivers of the presence of his vehicle before rounding the corner. Driver X should foresee that vehicles following the directional arrow on the driveway would turn around the corner. Both drivers should take evasive action to avoid a collision.</p>
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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 **7 days i.e. by 23/12/2019**, 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 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.

Thank you.

***"Best Wishes for Merry Christmas & Happy New Year 2020"***

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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