Khanchna (LKK Auto)

From: Khanchna (LKK Auto)

Sent: Tuesday, 30 April 2019 12:11 PM **To:** KSTTEAM@SINGNET.COM.SG

Subject: RE: ACCIDENT INVOLVING GBH5554U AND SLQ8452U ON 12/04/2019 (YOUR DRIVER:

SANDY LIM CHOON YONG)

Dear Ms. Wendy,

The above matter and our telephone conversation a moment ago refers.

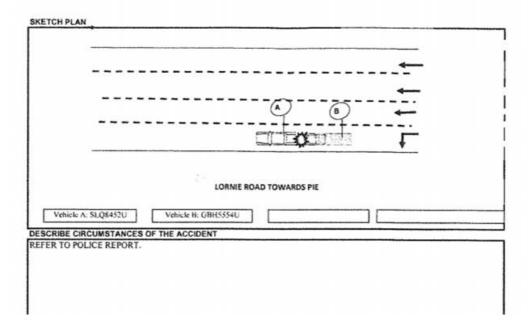
As requested, the Third party (**SLQ8452U**) driver's accident statement and sketch plan as per his police report is below:

Brief Details.

On 12/04/2019 at about 5.50pm while I was driving along Lornie Road at exit 20B(to merge into PIE towards Changi), the car in driving in front of me - SKN1815E - had signaled to the left. Thereafter, he jammed onto his brakes and swerved to the right. I believe that he might have realized that he was entering the wrong exit. Due to his sudden braking, I stepped on my brakes to avoid collision. The van behind me - GBH5554U - did not manage to stop in time. As a result, he collided with the rear of my car. Due to the collision, there were scratches near to the bumper area and a portion that is attached to my bumper was dislodged. I managed to exchange NRIC details with the van driver however I did not manage to get his contact number.

At that material time, my wife was in the front passenger seat and my 2 children were seated at the back. All 4 of us are not in any immediate need of medical attention. Nonetheless, we will monitor each other and proceed to seek medical assistance if necessary.

I am lodging this report to notify police of the accident and also for insurance claims.



Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Khanchna (LKK Auto)

Sent: Monday, 29 April 2019 2:16 PM **To:** KSTTEAM@SINGNET.COM.SG

Subject: ACCIDENT INVOLVING GBH5554U AND SLQ8452U ON 12/04/2019 (YOUR DRIVER: SANDY LIM CHOON YONG)

KST AUTO RENTAL PTE LTD

BLK 108 BEDOK RESERVOIR RD #03-320 SINGAPORE 470108

Attn: Ms. Wendy

Dear Sir/Madam,

ACCIDENT INVOLVING GBH5554U AND SLQ8452U ON 12/04/2019

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.

We have received a claim from SLQ8452U against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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 gueries.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

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