Jia Le (LKK Auto)

From: Alicia Ng <getmebutter@hotmail.com>
Sent: Friday, 22 November 2019 7:44 PM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SKT 1341Z AND SHC 4357J ON 29/06/2018

Dear Jia Le,

As there is no conclusive evidence to the case, I suggest both parties settle their damage on their own. There is actually no damage to my vehicle, and I was unaware any accident occurred. I was driving straight when suddenly my right wing mirror flipped in. There is no damage on my mirror. The only way this could have occurred is if the taxi suddenly tried to come out left, and did not see me coming.

I believe if there is any damage present on the other vehicle involved, it must be very minor or non existent.

The other vehicle is a taxi, and surely all taxis have camera recordings in their vehicles. If based on all the reports there is no conclusive evidence, then I suggest he retract his claim against my insurance and settle the issue himself.

Yours sincerely, Alicia Ng

On 22 Nov 2019, at 12:40 PM, Jia Le (LKK Auto) < JiaLe@lkkauto.com> wrote:

Our Ref: CC3/AIG19011786/Edb3

NG QIN JUAN ALICIA 34 ALLLAMANDA GROVE SINGAPORE 269979

Dear Sir/Madam,

ACCIDENT INVOLVING SKT 1341Z AND SHC 4357J ON 29/06/2018

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 SHC 4357J against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 **10 days** i.e. by **02/12/2019**, 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.

Please call us if you have further queries.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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