

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Friday, 1 November 2019 11:06 AM
To: Andrew Lim
Subject: RE: ACCIDENT INVOLVING SLW 203T AND SMK 7117P ON 07/08/2019
Attachments: Police Investigation Result.jpeg

Dear Mr Andrew,

We have viewed the video footage, it shows that your vehicle was turning out from side road and we also received the Police Investigation Result from Third Party.

Based on all available information and evidence on hand, we are of the view that the liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Thank you.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)
Sent: Wednesday, 11 September 2019 2:17 PM
To: Andrew Lim
Subject: RE: ACCIDENT INVOLVING SLW 203T AND SMK 7117P ON 07/08/2019

Dear Andrew,

1. We are pending a copy of video footage from AIG insurance.
2. No, we are representing by your motor insurer, AIG insurance.
3. We have checked with AIG and you are the NCD protector.

Thank you.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Andrew Lim [mailto:andrewlim_73@yahoo.com]
Sent: Wednesday, 11 September 2019 1:57 PM
To: Andrew Lim; Jia Le (LKK Auto)
Subject: Re: ACCIDENT INVOLVING SLW 203T AND SMK 7117P ON 07/08/2019

Hi

Any feedback from my note below? I am not comfortable with a 3rd party claims for now until I receive clarity on the outcome of the investigation by the police

Thanks

On Friday, September 6, 2019, 11:43:30 AM GMT+8, Andrew Lim <andrewlim_73@yahoo.com> wrote:

Hello Jia Le

Thanks for the note. I have several questions:

1. Have they reviewed the video footage that we submitted and also included in the police report ?
2. Are you representing the owner of car number SMK7117P?
3. How do I know if my insurance has NCB protection ?

I am travelling at the moment but will check my email from time to time.

Thanks

On Wednesday, September 4, 2019, 4:39:46 PM GMT+8, Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Our Ref: CC4/AIG19014015/T1db3

ANDREW LIM CHING YOONG

39 MARINE PARADE

#10-02

SINGAPORE 449265

Dear Sir/Madam,

ACCIDENT INVOLVING SLW 203T AND SMK 7117P ON 07/08/2019

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 SMK 7117P 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 **13/09/2019**, 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,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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