

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 3 January 2020 4:39 PM  
**To:** assessment\_ral@bifrostauto.com  
**Subject:** YOUR REF: SKB 8401H (OUR REF: CC4/ASM19021509/gb3) \*\*\* ACCIDENT INVOLVING SHF 513K & SKB 8401H ON 23/11/2019 \*\*\*  
**Attachments:** OI GIA REPORT.pdf

Your Ref: **SKB 8401H** Without Prejudice  
Our Ref: CC4/ASM19021509/gb3

Dear Sirs/Madam,

### **ACCIDENT INVOLVING SHF 513K (AXA) & SKB 8401H ON 23/11/2019**

We refer to the above matter.

Attached is a copy of our insured accident statement for your easy reference. We have reviewed the matter and we are of the view that our driver is not liable for the accident. Based on your client and our insured report and sketch plan, your client has move out from the parking lot(encroaching into our insured's lane) without checking for oncoming vehicle that is travelling straight.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

**"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."**

*"Wishing you a Happiness and Prosperity New Year"*

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

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