

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 25 February 2020 3:25 PM  
**To:** JENSSON72@HOTMAIL.COM  
**Subject:** ACCIDENT INVOLVING SKG 1977H(EQ) AND SJJ 5275U ALONG/ AT BLK 29 BENDEMEER MARKET & FOOD CENTRE OPEN CARPARK ON 29/01/2020

25 Feb 2020

**(By Email-only)**

**MR JAU CHIEN SHEN JENSSON**

Dear Sir/ Mdm

**OUR REF : CC4/EQI20001872/pa3**

**YOUR REF : SKG 1977H**

**ACCIDENT INVOLVING SKG 1977H(EQ) AND SJJ 5275U ALONG/ AT BLK 29 BENDEMEER MARKET & FOOD CENTRE OPEN CARPARK ON 29/01/2020**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from SJJ 5275U against your insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle was turning into major road from a minor road with a "stop" line and collided with third party who was moving straight ahead on the major road. Under Motor Accident Guide, vehicles approaching the major road from a minor road should stop at the "stop" line to give way to oncoming traffic on the major road. Therefore, we are of the view that liability is not in our driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 **06 March 2020**, 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 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,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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