

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 27 February 2020 9:24 AM  
**To:** 'LAURENT@LAURENTBERNARD.COM.SG'  
**Subject:** ACCIDENT INVOLVING GBC 9788L(EQ) AND GBJ 9387Z ALONG/ AT B1 CARPARK OF NO 5 BURN ROAD (TEE YIH JIA FOOD BLDG) ON 03/02/2020@10:00HRS  
**Attachments:** GBJ9387Z vs GBC9788L- TP VIDEO-0.mp4

27 Feb 2020

**M/s THE CHOCOLATE FACTORY PTE LTD**  
**Attn: MR BERNARD LAURENT BERTRAND**

Dear Sir/ Mdm

**OUR REF : CC4/EQI20002359/Upa3**

**YOUR REF : GBC9788L**

**ACCIDENT INVOLVING GBC 9788L(EQ) AND GBJ 9387Z ALONG/ AT B1 CARPARK OF NO 5 BURN ROAD (TEE YIH JIA FOOD BLDG) ON 03/02/2020@10:00HRS**

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 GBJ9387Z against your insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of GBJ9387Z. Kindly refer to the attached video from GBJ9387Z for your easy reference. The video shows that your vehicle was reversing out from the parking lot and hit onto third party parked vehicle. Under Motor Accident Guide, moving / reversing vehicle must exercise greater care than parked vehicles. As such, we are of the view that liability is not in your favour. 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 **09/03/2020**, 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.

*Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.*

Best Regards,

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

**LKK Auto Consultants Pte Ltd**

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