

Jia Le (LKK Auto)

From: Azmi Mohamed Hamzah <meq79azmi@hotmail.com>
Sent: Thursday, 12 November 2020 1:28 AM
To: Jia Le (LKK Auto)
Subject: Re: ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020

Hi Jia Le,

In regards to this incident, I would like to refer to this statement (third party vehicle was moving along left lane which is the only left turning lane towards slip road and has right of way at the turning point). Base on the footage, my car too was on the same lane as his after I overtook him. So at that point of time, my car too have the right of way at turning point towards the slip road. Difference is my car was in front of him at that point of time and my car left signal was still on. But for unknown reason, third party decided to speed up and squeeze through (ill intention was already present at that moment) from behind my left (which was a blindspot) despite me slowing down due to a taxi in front of my vehicle. Both of our cars were changing lane at that moment and at this juncture, my vehicle was all along in front of his. At that point of time, my vehicle was already at the slip road. So I do not understand why my claims had been rejected while third party manage to claim from me.

As such, I would like to let you know that I would not agree on a settlement which is advantage to third party as I strongly believe that it's not totally my fault. Fact is, third party was the one who could avoid the accident if only he did not tried to squeeze his way in as he got a better view than me. And his vehicle was the one that grazed against my vehicle from behind and not the other way round. So I would not agree if third party propose a 100% settlement against me as it's partly his fault as he tried to squeeze thru the slip road from behind. On second thoughts, I think I should make a 100% claim against him since he's the one who collided against my vehicle, not the other way round. Hope you understand where I`m coming from, I`m not trying to be difficult but video footage shows it all, even Cycle & Carriage mentioned its a 50-50 claim as both vehicle were changing into the same lane when it happened. Hope your end can review this part. Kindly update me of the outcome. Thanks.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Tuesday, November 10, 2020 2:50 PM
To: meq79azmi@hotmail.com <meq79azmi@hotmail.com>
Subject: RE: ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020

Dear Sir,

We have proposed 50% settlement to third party. However, they did not accept.

Also, we have checked with your workshop Cycle & Carriage and they mentioned that your claim had been rejected by third party insurer.

Based on the video footage, third party vehicle was moving along left lane which is the only left turning lane towards slip road and has right of way at the turning point. Therefore, would proceed to negotiation with third party for amicable settlement at best term.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

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: Monday, 12 October 2020 3:43 PM

To: meq79azmi@hotmail.com

Subject: ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020

Our Ref: CC4/AIG20002550/Uda3

AZMI BIN MOHAMED HAMZAH

455B ANG MO KIO STREET 44

#02-15

SINGAPORE 562455

Dear Sir/Madam,

ACCIDENT INVOLVING SKB 8523P AND SKQ 7188B ON 09/02/2020

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 SKQ 7188B 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 **21/10/2020**, 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 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.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

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

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