

**Jia Le (LKK Auto)**

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**From:** Elson Sng <elsonsng@gmail.com>  
**Sent:** Thursday, 21 May 2020 4:06 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SMR 4300J AND SHB 808G ON 22/02/2020

Hi Jia Le,

Thanks for the info.

Best Regards,  
Elson Sng

On Thu, May 21, 2020 at 3:45 PM Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)> wrote:

Hi Elson,

Please find below the adjusted breakdown for the proposed settlement amount to the claimant for your reference.

Cost of Repair	\$ 800.00
Loss of Rental (\$101.65 x 3 days)	\$ 304.95
Loss of Income (\$65.75 x 3days)	\$ 197.25
LTA Search Fee	\$ 7.00
<b>TOTAL</b>	<b>\$ 1,309.20</b>

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

**From:** Elson Sng [mailto:[elsonsng@gmail.com](mailto:elsonsng@gmail.com)]  
**Sent:** Thursday, 21 May 2020 2:45 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SMR 4300J AND SHB 808G ON 22/02/2020

Hi Jia Le,

Thanks for the update.

Could you please let me know how much the final settlement will be, when is done. Thanks.

Best Regards,  
Elson Sng

On Thu, May 21, 2020 at 2:30 PM Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)> wrote:

Hi Elson,

We have viewed the third party's video footage, we noticed that taxi was travelling quite close to you on the left lane so when you attempting to shift to left lane, both vehicles collided. The video shows taxi was on the left lane having right of way. For changing lane, one must ensure giving sufficient warning of your intention and give way to traffic on the left lane before doing so.

Therefore, we are of the opinion that you do not have a good case. We would fight the case on your behalf if the case is in your favour but the accident circumstances and facts reveals from the video, you have a weak defence. As such, we would proceed with negotiation with third party for amicable settlement.

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Elson Sng [<mailto:elsonsng@gmail.com>]  
**Sent:** May 20, 2020 10:31 AM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SMR 4300J AND SHB 808G ON 22/02/2020

Hi Jasper,

Any update on the progress?

Best Regards,  
Elson Sng

On Mon, Mar 16, 2020 at 2:04 PM Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)> wrote:

**Our Ref: CC3/AIG20003243/Qda3**

**SNG WEI QIANG, ELSON ( BY EMAIL ONLY )**

Dear Sir/Madam,

**ACCIDENT INVOLVING SMR 4300J AND SHB 808G ON 22/02/2020**

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.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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Best Regards,  
**Elson Sng**

HP: 9777 9239

Website: [eswq.sg](http://eswq.sg) / [elsonsng.com](http://elsonsng.com)

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