

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Friday, 20 March 2020 5:11 PM
To: lifuen@gmail.com
Subject: ACCIDENT INVOLVING SGH 8080R AND SMF 539C ON 03/03/2020
Attachments: SMF 539C.mp4

Our Ref: CC4/AIG20003818/Bes3

20 MAR 2020

CHU LI FUEN / MR ONG

Dear Sir/Madam,

ACCIDENT INVOLVING SGH 8080R AND SMF 539C ON 03/03/2020

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.

Enclosed a copy of the third party video footage for your easy reference.

From the video footage at 0.06 – 0.07sec can clearly show that third party have stationary his vehicle to let the red vehicle from the 3rd lane to cross to turn into Bukit Timah Road follow by your vehicle.

Third party vehicle have give way to both vehicle to avoid the accident, however your vehicle have graze against third party vehicle while turing into the Bukit Timah road.

Based on the accident loaction that third party have the right to choose to go straight or to turn left as the road sign at the slip junction as show below from the goggle map.

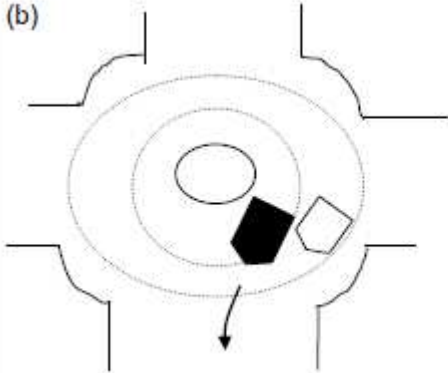


Keep left



Split traffic
(Vehicles may pass
on either side)

BASIC THEORY OF DRIVING

13.	(b)		Vehicle X –Exiting Vehicle Y – Moving along	100%	0%
			Reason: Vehicle exiting should do it at the outer lane		

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.

Yours faithfully,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: Ashersng@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

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.