Jasper Chua (LKK Auto)

From: Amanda Toh <luvayn@gmail.com>
Sent: Tuesday, 1 September 2020 1:14 AM

To: Jasper Chua (LKK Auto)

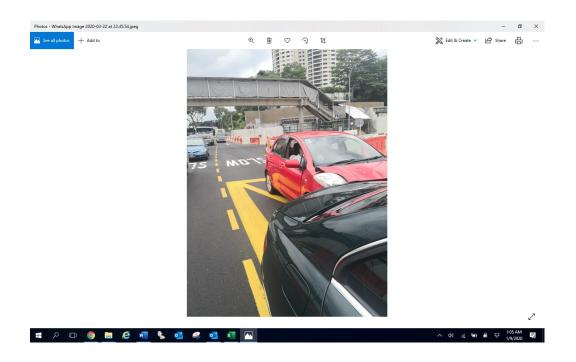
Subject: Re: ACCIDENT INVOLVING SLL 6663S AND SGK 4972C ON 05/03/2020

Hi Jasper

May I know how is it possible that the other party is able to claim me when he is the one who is the reckless driver who rammed into my car rear? Also, does it mean that my car repairs which he has caused, I cannot claim from his insurance? I have suffered injury due to this accident. I hope that you as a surveyor will be fair to me even though the other driver is older.

I am not willing to accept any liability as it is very obvious that I was alrdy in the lane when he hit me. As per the photo evidence of the accident submitted, his car hit my car rear when I am already IN the lane as per the photo below. I was driving straight for quite some time when he tried to overtake me via the left most lane but failed to, after he saw that there were some barricades for roadworks there in front. That is why he hit the rear left side of my car when he tried to swerve into my lane again after he was slow in his response due to his age.

I will be fighting for this to reduce my liability to zero.





Regards Amanda Toh S8701899G SLL6663S

On Mon, Aug 31, 2020 at 4:22 PM Jasper Chua (LKK Auto) < <u>jasperchua@lkkauto.com</u>> wrote:

Our Ref: CC6/AIG20004018/Aba3

31 AUGUST 2020

AMANDA JILLIAN TOH TONG JIE

Dear Sir/Madam,

ACCIDENT INVOLVING SLL 6663S AND SGK 4972C ON 05/03/2020

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **11/09/2020**, 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.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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