

Zaini (LKK Auto)

From: Yin-Yin Yeo <yinyinyeo@gmail.com>
Sent: Thursday, 22 June, 2017 8:34 PM
To: Zaini (LKK Auto)
Cc: Thin Thin (LKKAuto); Vic (LKKAuto)
Subject: Re: Your Ref: SJB 5654B_ACCIDENT INVOLVING SJB 5654B AND SHB 9702T ON 30.01.2017

Dear Zaini

As spoken, the driver ramped into my car from behind and I do not accept 3rd party claim.

Please let him produce evidence otherwise. He hit my car as he was changing lane. This is evident from his right front dent and my left rear dent.

I have my old Mother and a 6 year old sitting behind as passengers. No mothers would be reckless to switch lane hastily on a raining day risking the lives of her child and Mother as what he alleged I did. My car was stationery and not started driving as I was waiting for the traffic light to change to green when he knocked onto it.

He cannot deny he was reckless as he knocked me from behind. Even if I had switched lane (pls asked him to show proof since he accused that) he was still the reckless one ramping me from behind as he was speeding. Note that my proof of evidence is the damage on my car on the rear. That's the evidence. If he accuses otherwise that I changed lane the onus of proof is on him. Please do not make little of the evidence I already have on my car damage and his car damage. That is the best proof.

The attached picture showed him checking his right front damage. He hit and run and pulled the car off the accident scene and there is no way to take picture. This shows he is in front of my car. This picture was taken from my car. If he had not been speeding and changing lane and leaving the accident scene how could his car end up in front of my car. By the time I pulled over to the side he was already there. So he was recklessly speeding and after ramping into my car he swerved to the side lane ahead of me.

Pls ask him to show his evidence if he claims otherwise. Again I do not accept the judgement of 50-50 nor his allegations that I changed lane. Please note that his car hit me from behind due to his reckless speeding and switching lane. The onus of proof lies in him.



On 8 Jun 2017, at 1:53 PM, Zaini (LKK Auto) <Zaini@lkkauto.com> wrote:

Our Ref: CC3/AIG17002070/Kua3
Your Ref: SJB 5654B

08 JUNE 2017

YEO YIN YIN

Dear Sir/Madam,

ACCIDENT INVOLVING SJB 5654B AND SHB 9702T ON 30.01.2017

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.

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 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 19/06/2017, 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.

Yours faithfully,

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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