## Khanchna (LKK Auto)

 From:
 Khanchna (LKK Auto)

 Sent:
 2 October 2020 4:24 PM

 To:
 'ARAJUN29@YAHOO.COM.SG'

Cc: Admin A

Subject: ACCIDENT INVOLVING SJD277D & SHD1379K ON 25/07/2020 ALONG/AT 218 BEDOK

NORTH STREET 1

Our Ref: CC6/AIG19019684/Aka3

## ROSALIE S ITIS MRS ARAVINDAN [POLICY HOLDER]

Attn: ARAJUN ARAVINDAN

Dear Sir/Madam,

# ACCIDENT INVOLVING SJD277D & SHD1379K ON 25/07/2020 ALONG/AT 218 BEDOK NORTH STREET 1

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

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 (for e.g. accident video) 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 12/10/2020, 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 let us know the name of the workshop that is assisting you to make the counter claim against SHD1379K and the percentage of your counter claim settlement (for example: 50% or 100%) so that we can update your insurance company (AIG Insurance).

Please call/e-mail us if you have further queries.

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

Best Regards,

Khanchna| Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

# **Cecilia Chong (LKK Auto)**

From: Yong, Joanne-LF < Joanne-LF.yong@aig.com>

Sent: Monday, 7 December 2020 3:17 PM

To: Cecilia Chong (LKK Auto)

Subject: RE: Seeking approval to reject TP claim - AIG REF: TP / 8189083989SG should read as

5914300373SG [ ACCIDENT BETWEEN SHD 1379K & SJD 277D (OI - AIG ) ON

25/07/2020]

Ref number: 5914300373SG

Dear Cecilia,

Refer to the above matter.

Pls kindly reject third party.

Thank you.

Best regards, Joanne Yong

Senior Complex Claims Examiner – Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

**Sent:** Monday, December 7, 2020 12:37 PM **To:** Yong, Joanne-LF < Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] RE: Seeking approval to reject TP claim - AIG REF: TP / 8189083989SG [ ACCIDENT BETWEEN SHD

1379K & SJD 277D (OI - AIG ) ON 25/07/2020 ]

This message is from an external sender; be cautious with links and attachments.

# 2<sup>nd</sup> reminder

Dear Joanne,

We refer to the email below.

We have seek instruction from your end for rejection on 07 October.

Till date yet to receive any response from your end.

Would appreciate if you can look into this matter and revert soon as TP is chasing for settlement.

# **Cecilia Chong (LKK Auto)**

From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 8 December 2020 10:23 AM

To: Shafawati

Subject: YOUR REF: SHD 1379K (OUR REF: CC4/AIG20007727/T1ga3) \*\*\* ACCIDENT INVOLVING

SJD 277D & SHD 1379K ON 25/07/2020 \*\*\*

#### WITHOUT PREJUDICE

Dear Shafawati,

We refer to the above matter.

We are in the view that liability is down against your driver for attempting to overtake our Insured vehicle and stop beside Insured vehicle whom was already reversing to park in a one way lane.

Your driver should have given way to Insured whom was already in the midst of reversing as it is a one way lane.

In view of above, we have our principal's instruction to deny liability and not able to look into this matter.

### Thanks

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax; 6741-4108

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

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