

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 2 October 2020 12:17 PM
To: 'whyekkee@singnet.com.sg'
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SFQ1878S & SGU5996A ALONG/AT OPEN AIR CARPARK AT BLK 410, ANG MO KIO AVE 10 ON 18/09/2020

Dear Mr. Mui Whye Kee,

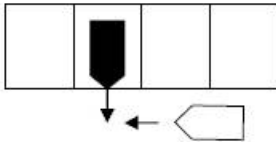
We refer to the above matter and your e-mail below.

Based on documents at hand, the collision occurred when you had stopped without signal and then proceeded to reverse into the parking lot.

If the third party did not keep his distance, then there would be a head to rear collision when you had stopped without signal.



Based on the motor accident guide (appended below), the driver that is reversing to park bears the burden to ensure greater caution and ensure proper lookout and care.

24.		Vehicle X – Reversing in/out of parking lot – Moving in/out of parking lot Vehicle Y – Going straight Reason: Vehicle reversing in/out or moving in/out of parking lot should exercise greater caution	100%	0%
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As such, we are of the view that this is not a good case to defend. We will however, try to negotiate to settle the claim at best terms as much as possible.

Hope this clarifies.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: whyekee@singnet.com.sg <whyekee@singnet.com.sg>

Sent: 2 October 2020 9:36 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SFQ1878S & SGU5996A ALONG/AT OPEN AIR CARPARK AT BLK 410, ANG MO KIO AVE 10 ON 18/09/2020

Dear Ms Khanchna

Thank you for the mail. If you have reviewed the video that I submitted to AIG, the rear camera video from my vehicle would show that SGU5996A was getting impatient, jerking forward and following too closely behind my vehicle. This is a carpark where everyone should drive slowly and expect other motorist to stop or park their vehicle.

Is it viable to assess that SGU5996A is partially responsible for the accident, by following too closely and not giving sufficient allowance to the vehicle in front in anticipation of possible activities in a carpark ?

For your advise please.

On Tue Sep 29 2020 18:08:12 GMT+0800 (Singapore Standard Time) Khanchna (LKK Auto)

<khanchna@lkkauto.com> wrote:

----- Original Message -----

Our Ref: CC6/AIG20010214/Uks3

MUI WHYE KEE

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SFQ1878S & SGU5996A ALONG/AT OPEN AIR CARPARK AT BLK 410, ANG MO KIO AVE 10 ON 18/09/2020

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.

We have received a claim against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour as the driver that is trying to park should indicate signal and exercise caution. 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/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: Khanchna@lkkauto.com | Fax: 6741-4108

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