

Hsiao Tong (LKKAUTO)

From: zhang lin <zhanglin@hotmail.com>
Sent: Monday, 8 February 2021 10:50 PM
To: Hsiao Tong (LKKAUTO)
Cc: GAO YUN
Subject: Re: ACCIDENT INVOLVING SMA 1031U(AIG) AND SHD 4450S AT/ALONG COMMONWEALTH AVE WEST ON 16/01/2021

Dear Ms Hsiao Tong Chew,

Thanks for informing use the current situation.

We understand that the Taxi (SHD4450s) is claiming us for third party. When I reported the case, I mentioned several times that I did check the lane and gave signal before I changing the lane and I didn't find the Taxi. I do suspect the Taxi was changing the lane as well.

As I don't have the camera in my car, all I can do is what I mentioned to the police and the insurance company. However, I am sure the Taxi has camera with you, and the front camera on the Taxi will provide good evidence. I wonder whether the Taxi has provided its camera video of this accident when they claim my Third Party policy. I wonder what evidence you have checked by making the decision that liability is not in my favor.

If there is camera video evidence showing that I am the only one who changed the lane, I am fine with it. But, if the Taxi didn't provide the video evidence(In the fact that they should have), I suspect that they are hiding something and we need do more investigation on this case.

Thank you very much.

Sincerely,

Zhang Lin

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Friday, January 29, 2021 5:38 PM
To: zhanglin@hotmail.com <zhanglin@hotmail.com>
Subject: ACCIDENT INVOLVING SMA 1031U(AIG) AND SHD 4450S AT/ALONG COMMONWEALTH AVE WEST ON 16/01/2021

29 JAN 2021

Mr Gao Yun/ Ms Zhang Lin

[By Email Only]

Dear Sir/Madam,

You Ref: SMA1031U

Our Ref: CC4/AIG21000826/T1ps3

ACCIDENT INVOLVING SMA 1031U(AIG) AND SHD 4450S AT/ALONG COMMONWEALTH AVE WEST ON 16/01/2021

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 from SHD4450S against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle changed lane and collided with third party taxi. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **10/02/2021**, 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 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,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)