

Hsiao Tong (LKKAUTO)

From: M Karthigesan <karthik00@hotmail.com>
Sent: Friday, 19 February 2021 10:12 AM
To: Hsiao Tong (LKKAUTO); mikemurukan@yahoo.com
Subject: Re: ACCIDENT INVOLVING SMD 2779Z(AIG) AND SKU 6099K AT/ALONG AMK AVENUE 3 TOWARDS HOUGANG AVENUE 2 ON 19/01/2021
Attachments: 20210123_190015.pdf; SC0N211K0001_20-01-2021_175132.pdf; 1642_001.pdf; PNG image 2.png; PNG image.png

Hi Ms Chew,

As requested, attached are the supporting documents which was not given to you.

Based on the basic theory traffic code for this "accident" my father was in the right of way to continue driving and to finish his turn in his lane. Regardless of whether the traffic light turning green, the driver must give way to the car in the yellow box first.

Although my car hit the other car from the back, It will be hard to accept if my father was 100% at fault for this case. By cutting in like that the driver in-front was actually causing a reckless act not only for my father but to himself also.

At the time of the accident, there was no injury and the driver of the car which was hit was able to walk and talk completely fine. He continued to do his grab ride after being hit.

I rightfully believe that at such speed and impact it will not have caused any Injury to the other party no matter how u look at it. My car was travelling at less than 5km/h at that point of time and his rear bumper had a light scratch and nothing more. It is quite obvious that the driver in-front is attempting to do a fraud insurance claim by claiming that he was injured.

I sincerely hope that your company will be able to handle this case in a fair manner.

Thank you.

Best regards,
Karthigesan

chewht@lkkauto.com

karthik00@hotmail.com mikemurukan@yahoo.com

Hi Mr Karthik,

We have received escalation from AIG for this matter.

As spoken earlier, kindly assist to submit all the relevant documents/information to us for our further action.

Thanks.

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)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 15 February 2021 4:08 PM

To: karthik00@hotmail.com; mikemurukan@yahoo.com

Subject: ACCIDENT INVOLVING SMD 2779Z(AIG) AND SKU 6099K AT/ALONG AMK AVENUE 3 TOWARDS HOUGANG AVENUE 2 ON 19/01/2021

15 FEB 2021

Mr Karthigesan S/O Murukan / Mr R G S Murukan

[By Email Only]

Dear Sir/Madam,

You Ref: SMD2779Z

Our Ref: CC4/AIG21001033/Bpa3

ACCIDENT INVOLVING SMD 2779Z(AIG) AND SKU 6099K AT/ALONG AMK AVENUE 3 TOWARDS HOUGANG AVENUE 2 ON 19/01/2021

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 SKU6099K against your insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as your vehicle had collided onto third party vehicle's right rear portion while third party was passing by your vehicle. 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 7 days from the date of this letter.

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

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