

Hsiao Tong (LKKAuto)

From: Karen Ang <karenangpl@yahoo.com>
Sent: Wednesday, 3 February 2021 2:37 PM
To: Hsiao Tong (LKKAuto)
Cc: Joo Yang Phua
Subject: Re: ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

Dear Hsiao Tong

We spoke on 2 & 3 Feb. We submitted 6 videos clips & 8 photos to AIG reporting centre on 22 Jan 2021. We are appalled that AIG withheld critical evidence on the incident.

On 22 Jan, i moved out from lane 2 to 3 on clear traffic, no car in front or behind on lane 3, parallel to where i was on lane 2. It is clear based on myself as witness as well as the 6 video clips that the driver of **SLF 2956E** was driving dangerously, by driving into my vehicle.

Please note that i was almost stationary, about to accelerate, at 10km per hour, it is not possible to anticipate a driver to drive the vehicle into my vehicle.

We disagree to **SLF 2956E** 3rd party claims and we have instructed AIG to file a claim against **SLF 2956E** policy

We have submitted 6 video clips & 8 photos for your review. Thank you for your assistance. Please feel free to contact me.

Thank you

Yours sincerely
Ang Pei Lei
96953209

Sent from my iPhone

On 3 Feb 2021, at 12:40 PM, joo yang <jooyang_phua@yahoo.com> wrote:

----- Forwarded message -----

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
To: jooyang_phua@yahoo.com <jooyang_phua@yahoo.com>
Sent: Monday, 1 February 2021, 04:06:16 pm SGT
Subject: ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

01 FEB 2021

Mr Phua Joo Yang/ Ms Ang Pei Pei
Email Only]

[By

Dear Sir/Madam,

You Ref: SGL8813Y

Our Ref: CC4/AIG21001180/Qps3

ACCIDENT INVOLVING SGL 8813Y(AIG) AND SLF 2956E AT/ALONG MOULMEIN ROAD BEFORE CTE ENTRY ON 22/01/2021

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 SLF2956E against your insurance policy.

Based on all the available information on hand, we are of the view that the case would be settled at equal liability as both parties were changing lane. Under Motor Accident Guide, both vehicles should exercise caution when changing lanes. Therefore, we will 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 15/02/2021**, 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)