

Hsiao Tong (LKKAuto)

From: Skeptic Lucidity <sionlane@gmail.com>
Sent: Friday, 25 February 2022 2:04 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: Re: ACCIDENT INVOLVING SKJ 845X & SKV 5607X ALONG/AT JUNCTION OF CORONATION ROAD WEST AND HOLLAND ROAD ON 14/06/2021

Dear Ms Kok,

Thank you for your email.

I had a telephone conversion with your colleague Ms Chew ealier today and would like to emphasize several key points about the accident.

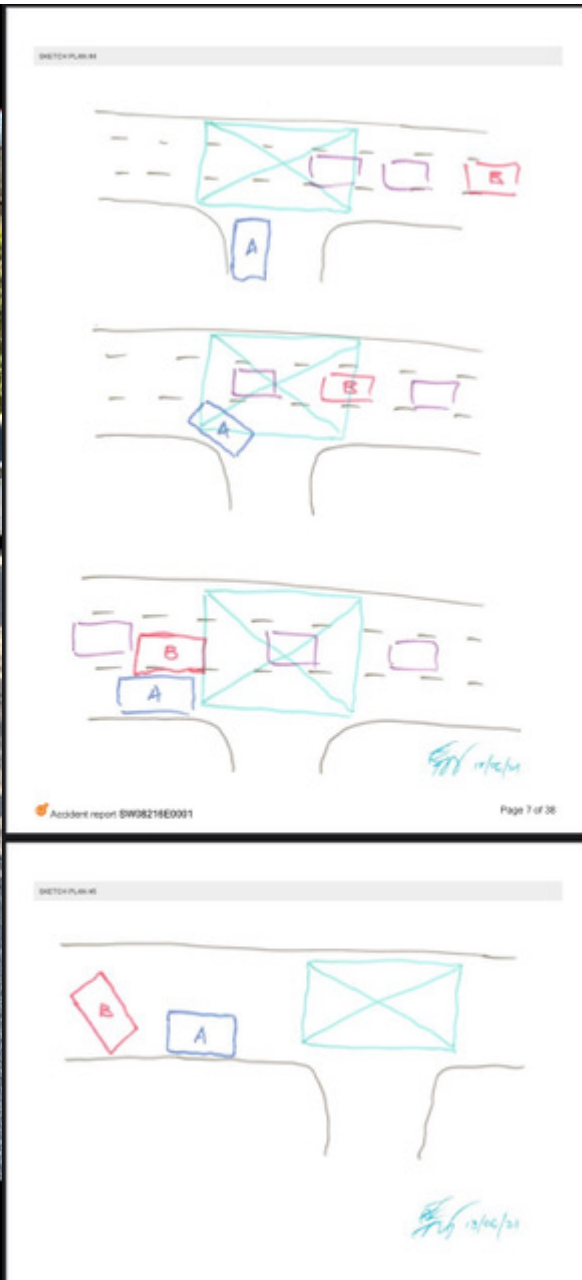
1. My vehicle had fully occupied Holland Road and was traveling straight prior to impact.
2. I had applied emergency brake and stopped the car immediately on impact from SKV5607X.
3. As there was damage to the front axel of my vehicle, I could not drive or steer the car after the collision and exited the car where it had stopped from the collision. Both vehicles could not be moved after the collision and both required to be towed away.
4. Both vehicles are well away from the junction box when the accident occurred.
5. The collision debris from both vehicles started from next to my front driver's door to the front of my vehicle (see attached image).
6. The workshop touts who had showed up soon after the accident had stated to me they were very experienced with such accident cases and know how to make a successful insurance claim on behalf of the driver. The Singapore Police Force has an open investigation on the workshop touts after a post on social media appeared of the same touts. <https://m.facebook.com/236169163395908/posts/1589364561409688/?d=n>

Please thoroughly review the statements based on the physical facts - I trust your surveyors would find that the claim from the other party would be extremely difficult to reconcile given the final positioning of the vehicles, where the vehicle debris were, and area of damage on the vehicles.

Do contact me if you require any clarification from me about the case.

With best regards,

Sion Lane



On Feb 21, 2022, at 8:34 PM, Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com> wrote:

Our Ref: CC4/AIG21006790/Trs3

FLORENCE ALICE HAMOU JENNINGS - BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SKJ 845X & SKV 5607X ALONG/AT JUNCTION OF CORONATION ROAD WEST AND HOLLAND ROAD ON 14/06/2021

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 SKV 5607X against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 7 days i.e. by 28/02/2022, 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 call us if you have further queries.

Yours faithfully,

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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