

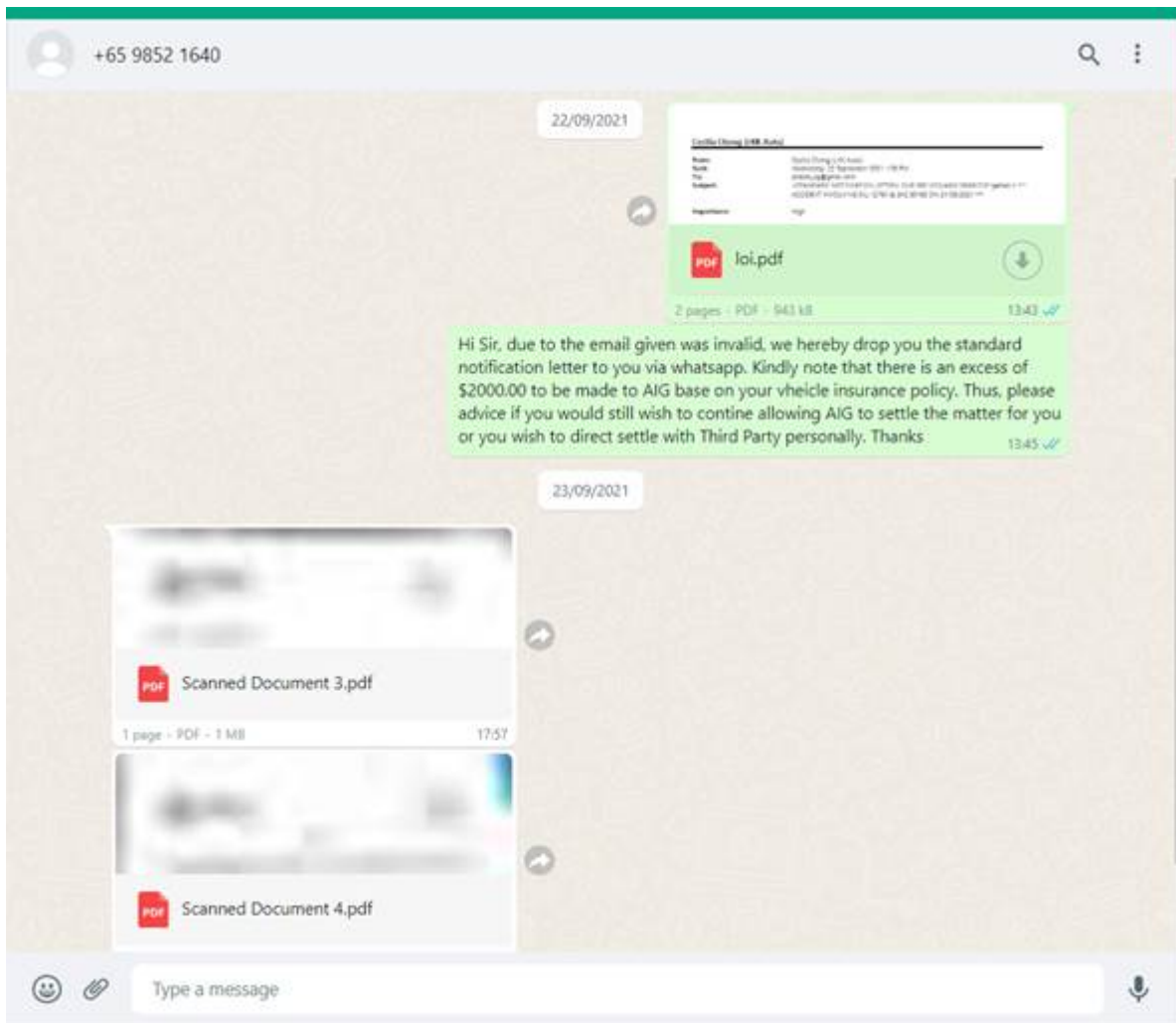
## Cecilia Chong (LKK Auto)

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 16 March 2022 4:50 PM  
**To:** pharos\_sg@hotmail.com  
**Subject:** YOUR REF: SKC 9019S (OUR REF: CC3/AIG21008817/Rga3q2-1) \*\*\* ACCIDENT INVOLVING SKL 1276X & SKC 9019S ON 21/08/2021 \*\*\*

Dear Sir,

We refer to the above matter.

On the 22/09/2021, I have drop you a notification letter (in pdf) via whatsapp. (as below)



Understand that you have also provide me with the traffic police investigation result and was stated as given stern warning instead of being charge.

However, as the offense is “careless driving” therefore regardless if it was given stern / verbal warning, the liability is still down against us.

As such, on my whatsapp message to you, we are still pending for your reply if you would wish to do a private settlement or continue to let insurance to settle the property damage claim as there is an excess of \$2,000.00 (bef GST) to be made to AIG based on your vehicle insurance policy.

Please revert to us **within the next 3 days**. Failing which, we will take it as continue to let insurance to settle the matter with Third Party.

Thanks

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) FAX: 6741-4108

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



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