Re: Claim Notification - ACCIDENT INVOLVING SLN 3770A(AIG) AND SMP 7146D AT/ALONG LORONG 37 GEYLANG ON 26/09/2021

Hsiao Tong (LKKAuto) < chewht@lkkauto.com >

Fri 8/10/2021 3:00 PM

To: Peter Yeong <ycwpete@gmail.com>

Dear Mr Peter,

We acknowledge receipt of your email below.

We will try our best to negotiate with third party and mitigate liability/cost for this matter.

Thank you.

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,

Hsiao Tong, Chew | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Peter Yeong <ycwpete@gmail.com> Sent: Friday, 8 October 2021 10:37 am

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Claim Notification - ACCIDENT INVOLVING SLN 3770A(AIG) AND SMP 7146D AT/ALONG LORONG

37 GEYLANG ON 26/09/2021

Dear Ms Chew,

Thank you for your email. I would like to highlight some points of the accident in the hope that it will help our

- 1) My car was parked in the 2nd lot from the junction of Geylang Rd and Lor 37. This is very close to the bend of the junction, as can be seen from Google Street view and the sketch of the accident site (both uploaded in the accident report).
- 2) The road was clear when my car (driven by my daughter) moved out. The claimant (SMP 7146D) turned round the bend and hit our front left side and did not even brake and instead.drove on for a short distance before stopping. This can be seen from our dash-cam video (also uploaded in the accident report). This may indicate that the claimant was not paying full attention and was not in full control of his car at the time of the accident.
- 3) Although my car does not have a rear camera, are you able to access the claimant's dash-cam video (maybe through his accident report to GIA)? This might help to prove that there is some (if not most) of the liability for the accident.

I hope the above will help to mitigate our liability for the accident. Thank you.

Regards,

Peter Yeong

On Thu, Oct 7, 2021 at 11:26 AM Hsiao Tong (LKKAuto) < chewht@lkkauto.com> wrote:

07 Oct 2021

Mr Yeong Chee Weng Peter

[By Email Only]

Driver: Ms Natalie Yeong

Dear Sir/Madam,

You Ref: SLN3770A

Our Ref: CC3/AIG21010115/Kps3

ACCIDENT INVOLVING SLN 3770A(AIG) AND SMP 7146D AT/ALONG LORONG 37 GEYLANG ON 26/09/2021

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 SMP7146D against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SMP7146D as your vehicle was moving out from a stationary position and collided with third party who was driving straight. Under Motor Accident Guide, any vehicle moving out from stationary/parked position by the side of the road should keep a proper lookout and give way to approaching traffic. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost. Please be assured that we will do our due diligence to mitigate the cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: <u>chewht@lkkauto.com</u> | Fax: 6741 4108

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

S(408933)