

Hsiao Tong (LKKAUTO)

From: Geoffrey Kung <geoffrey@oasispms.com>
Sent: Thursday, 20 January 2022 2:40 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: Claim Notification - ACCIDENT INVOLVING SLQ 8859E(AIG) AND SMZ 236X AT/ALONG EAST COAST ROAD NEAR ST. PATRICK'S SCHOOL ON 09/12/2021

Thank you for informing me. It seems there is nothing much i can do as i switched lane in the incident. But i have since observed numerous cases of drivers switching lanes to the left and in all instances, the oncoming car from the rear slowed down and allow the front car through. In this incident, originally i thought the driver was in a hurry and didn't stop even though he should be able to see in full front view that the car in front is trying to switch lane as there were three cars stuck (therefore hardly any movement or speed of a moving vehicle). Both drivers alighted and exchanged IDs and talked and agree to not to report the minor incident. However, when i called back the Grab driver, he told me he is driving other passengers and that can't talk. After many tries, instead of him calling back, his workshop called to tell me to report to insurance. I sent my car to Autolution for inspection and was told the damage was very minor so I have not done any repairs to my car. It is a very light collision. But when your colleague informed me the other party is claiming personal injury, that was when i smell this is a racket. What personal injury can there be when my car was moving at low speed and the driver Ong Tze How can see where he was crashing into? He was obviously in good form to talk to me and then went back to his Grab driving business right after and the next day too when i tried calling him back. It seems there was an inclination to cause the accident for compensation (better than driving GRab?)

I don't understand how the insurance claims work. If i am going to lose my NCD because of his claim? Does it mean if i send my car for repair of the scarring on my vehicle, it makes no difference to my NCD? Can i now send my car for painting up the scratches caused by this car coming from my left rear?
Thank you for attending to this case and best regards, geoffrey

On Mon, Jan 17, 2022 at 10:07 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

17 Jan 2022

Mr Kung Kuo Woo Geoffrey

[By Email Only]

Dear Sir/Madam,

You Ref: SLQ8859E

Our Ref: CC6/AIG22000353/Aps3

ACCIDENT INVOLVING SLQ 8859E(AIG) AND SMZ 236X AT/ALONG EAST COAST ROAD NEAR ST. PATRICK'S SCHOOL ON 09/12/2021

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 SMZ236X against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as you changed lane and collided with third party. Under Motor Accident Guide, vehicle should keep in the proper lane and change lane only when it is safe. 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: chewht@lkkauto.com |

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