

Hsiao Tong (LKKAUTO)

From: Ang Jie Hui <jiehui112@gmail.com>
Sent: Wednesday, 6 April 2022 11:07 AM
To: Hsiao Tong (LKKAUTO); Nick Lim
Subject: Re: Claim Notification - ACCIDENT INVOLVING SMX 3417G(CHINA TAIPING) AND SHF 769P AT/ALONG ECP TOWARDS CHANGI AIRPORT ON 01/04/2022

Ms Chew -

I am responding to your email below on behalf of Nick.

As we are not privy to the information provided by the counterparty, we wish to put on record that the driver of SHF 769P ("Driver") jam braked on Lane 1 of a highway where cars are moving at a speed of 90km/h. The Driver claims that a monitor lizard had suddenly appeared and blocked his path and hence he jam braked. This in turn caused Nick to jam brake as well. Unfortunately Nick was unable to brake in time and hence collided into SHF 769P.

Whilst it is easy and convenient for both insurers to categorise this as a simple head-to-rear collision and faulting the latter driver, it is important to also consider that this is actually a freak accident and not anyone's sole fault. Would the Driver have jambraked if the monitor lizard did not appear? No. Would Nick have collided into SHP 769P if the Driver did not jam brake? No. As such, we do believe the loss should not simply be piled on Nick (in turn causing him to incur a much higher premium) and the loss should be shared between both insurers.

Regards,
Erin

On Wed, Apr 6, 2022 at 10:44 AM <limkaisheng@gmail.com> wrote:

Begin forwarded message:

From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
Date: 6 April 2022 at 10:21:24 SGT
To: limkaisheng@gmail.com
Subject: Claim Notification - ACCIDENT INVOLVING SMX 3417G(CHINA TAIPING) AND SHF 769P AT/ALONG ECP TOWARDS CHANGI AIRPORT ON 01/04/2022

05 April 2022

Mr Nick Lim Kai Sheng

[By Email Only]

Dear Sir/Madam,

You Ref: SMX3417G

Our Ref: CC3/CTI22003131/Kpa3

**ACCIDENT INVOLVING SMX 3417G(CHINA TAIPING) AND SHF 769P AT/ALONG ECP TOWARDS
CHANGI AIRPORT ON 01/04/2022**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SHF769P against your motor insurance policy.

Based on both parties report and all the available information on hand, we are of the view that liability is not in your favour as it is a head-to-rear collision. 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.

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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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