

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 28 April 2022 1:46 PM
To: 'TEOJP1@GMAIL.COM'
Subject: Claim Notification - ACCIDENT INVOLVING SMM 1712A (AIG) AND SLQ 5716D AT/ALONG BLK 108 YISHUN RING ROAD SURFACE CARPARK ON 23/04/2022
Attachments: SLQ5716 Video_Front.mp4; SLQ5716 Video_Rear .mp4

28 April 2022

Mr Teo Joo Peck *[By Email Only]*

Dear Sir/Madam,

You Ref: SMM1712A

Our Ref: CC3/AIG22003833/pa3

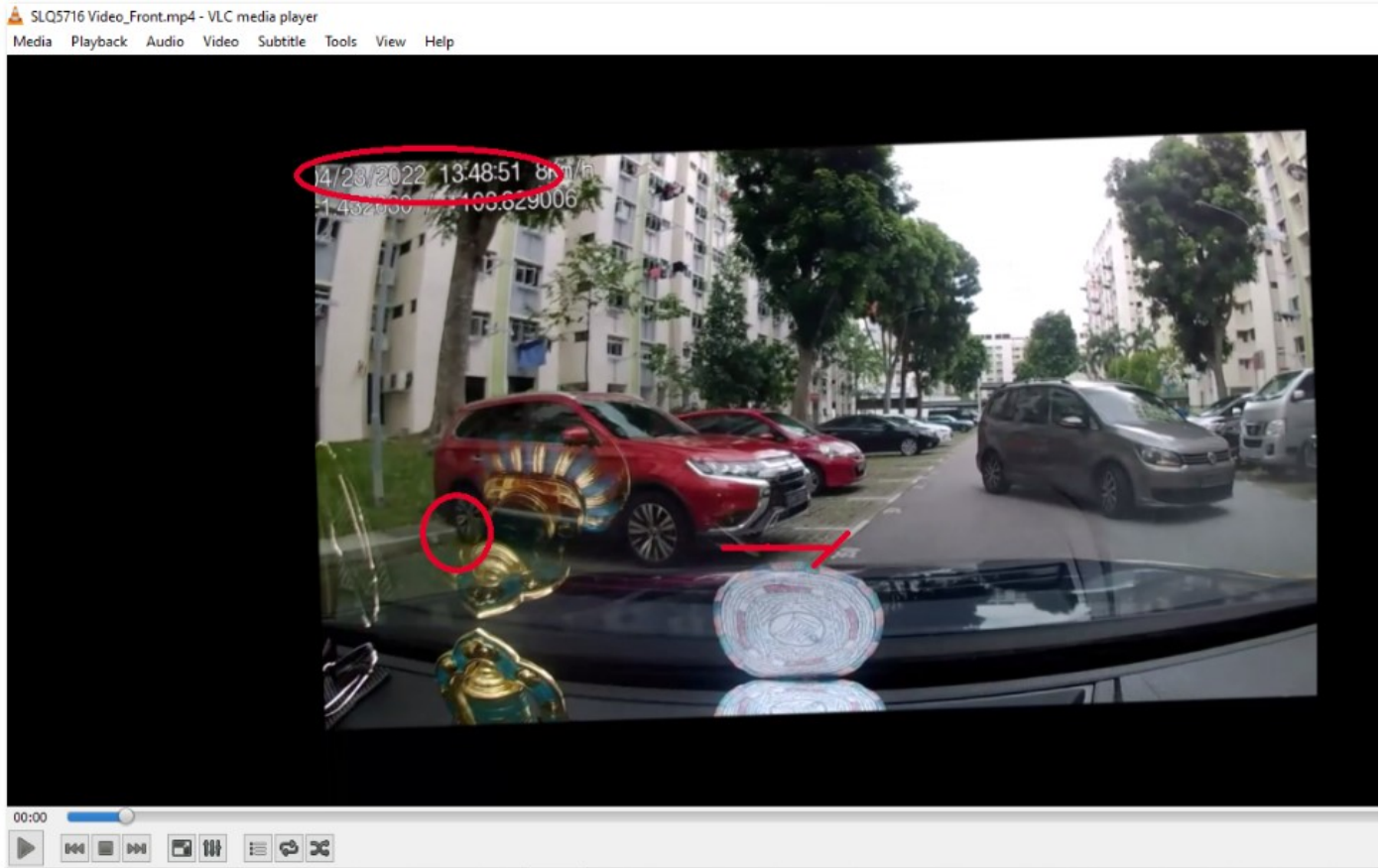
ACCIDENT INVOLVING SMM 1712A (AIG) AND SLQ 5716D AT/ALONG BLK 108 YISHUN RING ROAD SURFACE CARPARK ON 23/04/2022

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third-party claim against your policy.

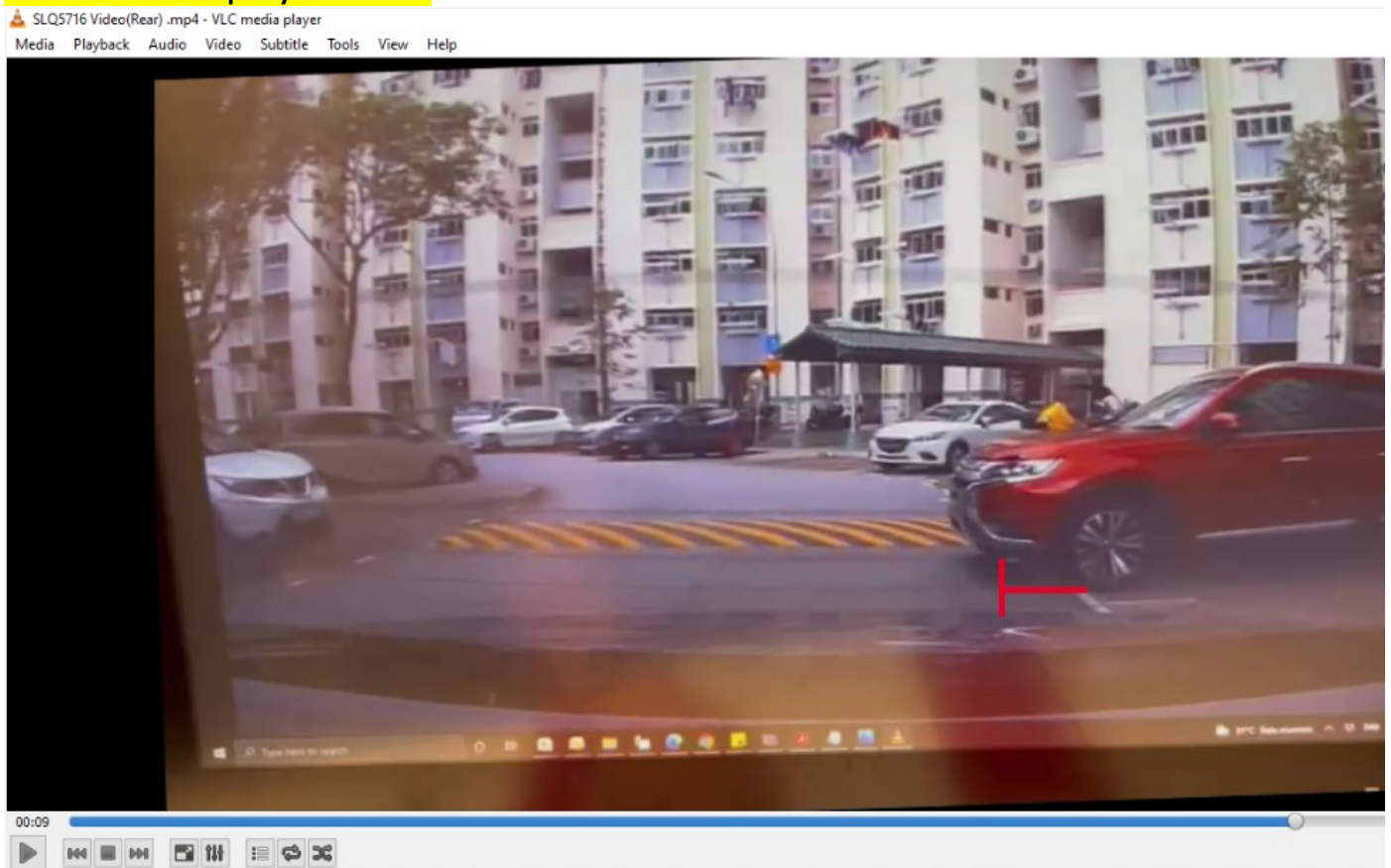
We have received a claim from SLQ5716D against your insurance policy.

Based on all available information on hand, we are of the view that we do not have a good defense towards the claim submitted by third party (SLQ5716D). Attached here with a copy of video from car camera of SLQ5716D for your easy reference. We have extracted video screenshot as below for your understanding. We observe that the position of your vehicle was within the parking lot before third party pass by your vehicle. After third party drove pass, there is slight jerk on his vehicle. From the rear view of camera, we observe that your vehicle already out of the parking lot. In view of this, we are of the view that your vehicle had moved forward and collided with third party who was passing by your vehicle.

Front view of third party car camera



Rear view of third party car camera



Furthermore, the damages sustained to third party vehicle was on left rear side and your vehicle damages was on front portion. The damage profile to both vehicles suggested that third party had already driven pass and hit by your vehicle.

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.

“The video footage is confidential information and is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.”

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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