

Hsiao Tong (LKKAuto)

From: Charles Yap <charlesyaphubert@gmail.com>
Sent: Monday, 25 July 2022 10:47 AM
To: GY
Cc: Hsiao Tong (LKKAuto); sharon.lim@allianz.sg
Subject: Re: URGENT - Re: Claim Notification - ACCIDENT INVOLVING SKC 7177G & SKX 7507C ALONG NEAR 20 WESTWOOD TERRACE ON 26/06/2022
Attachments: T202207257008.pdf

Dear all,

Apologies for not attaching the soft copy of the police report in the earlier mail. Here it is attached.

Regards
Charles

On Mon, Jul 25, 2022 at 10:39 AM Charles Yap <charlesyaphubert@gmail.com> wrote:

Dear all,

The following is the report I made for the police.

"At approximately 9.20pm, while exiting PIE exit 36 towards Westwood Secondary School, I (SKC7177G) was involved in a head to rear collision with SKX7507C.

Approaching Jalan Bahar road, I judged SKX7507C to have exited the PIE slip road and proceeded to check my blind spot and for any oncoming traffic. I saw that the traffic was clear and proceeded to exit the PIE slip road as well but realised that SKX7507C had abruptly stopped just outside the slip road. I could not react in time and rear ended SKX7507C. The male driver of SKX7507C explained that he performed an e-brake to avoid an incoming taxi which I had judged to be so far away that I, as the car behind SKX7507C, could exit safely without any threat of collision.

I noted that the male driver and his 2 female adult passengers of SKX7507C were physically unhurt. One of the female passengers of SKX7507C also left in another private vehicle almost immediately after the collision and before I could speak to her. After exchanging particulars and agreeing on letting our respective insurance companies take over the matter, the male driver and his remaining female passenger also left in their vehicle.

I have a video of the accident which will be sent to eve_boon@spf.gov since I am unable to upload it through this website."

End of report

Regards
Charles

On Fri, Jul 22, 2022 at 10:39 PM GY <graceyapmh@yahoo.com.sg> wrote:
22 July 2022

Dear Ms Chew,

We spoke on the 15 July 2022.

We are forwarding the attached which was just received today.

Your immediate advise is appreciated.

Thank you.

Yours sincerely,
Grace Yap
92302911

To:

• charlesyaphubert@gmail.com

Cc:

• You

Thu 6/30/2022 1:54 PM

On Friday, 15 July 2022 at 03:46:12 pm SGT, Charles Yap <charlesyaphubert@gmail.com> wrote:

----- Forwarded message -----

From: **Hsiao Tong (LKKAUTO)** <chewht@lkkauto.com>

Date: Fri, 15 Jul 2022, 15:27

Subject: Claim Notification - ACCIDENT INVOLVING SKC 7177G & SKX 7507C ALONG NEAR 20 WESTWOOD TERRACE ON 26/06/2022

To: charlesyaphubert@gmail.com <charlesyaphubert@gmail.com>

15 July 2022

Grace Yap Mui Huang

[Email only]

Driver: Charles Yap Chang Yuan

Dear Sirs,

OUR REF : 2022 22005394 / CC4/AIS22006636/pa3

YOUR REF : SKC7177G

ACCIDENT INVOLVING SKC 7177G & SKX 7507C ALONG NEAR 20 WESTWOOD TERRACE ON 26/06/2022

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

We have received a third party claim(s) from SKX7507C against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to Allianz and acknowledged by Allianz.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to customerservice@allianz.com.sg or deliver it by hand to Allianz Customer Care Centre.

This letter should **not** be regarded as a waiver by Allianz of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us so that we can assist you more effectively.

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)