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**[SMS3513M]**

TP  
CITYLINE TRAVEL PTE. LTD.  
Aug 6 2022 7:00AM

Sc Auto Industries (s) Pte Ltd - Woodlands

**From** LKK Auto Consultants Pte Ltd (LKK\_HQ), sent on 13/10/2022 17:02 PM.  
**To** kianchuan.chan@allianz.sg  
**CC** AIS\_MAIL; chewht@lkkauto.com; admin-a@lkkauto.com; claims@allianz.sg  
**Subject** Seek Approval to Reject Third Party Claim

Dear Sirs,

Third party driver reported that he was driving straight. Suddenly he felt an impact from his rear and realised that our insured hit onto his vehicle rear portion.

Our insured driver reported that he was traveling straight along the lane 3. Suddenly third party cut into his lane from lane 2 and caused the accident.

No video footage from both parties. Third party has submitted a copy of voice recording between third party PIC and our insured for review. We are of the view that the voice recording is inconclusive. We have spoken to our insured and he insisted that third party cut into his lane and caused him no time to react and hit onto third party. The damages sustain on our insured was on the front right portion while damages on third party vehicle was on rear left portion.

In view of no concrete evidence from third party and our insured disputed liability, we are intending to reject third party claim.

For your approval / instruction please.

Thank you.

Hsiao Tong