

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 5 January 2023 3:24 PM
To: Ye Chuan
Cc: CS A Team; Admin A
Subject: RE: ACCIDENT INVOLVING SNB 8968D & SNB 9956G ON 15/11/2022 08:05
ALONG/AT PIE TOWARDS CHANGI

Dear Sirs,

Thank you for your email.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. 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. We also wish to inform you that there is Section II excess of \$2,000.00(Before GST) for third party claim settlements.

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.

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 as at 6742 3197 or chewht@lkkauto.com.

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)

From: Ye Chuan <chuanye11022@gmail.com>

Sent: Friday, 25 November 2022 9:23 AM

To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SNB 8968D & SNB 9956G ON 15/11/2022 08:05 ALONG/AT PIE TOWARDS CHANGI

Hi There,

Sorry for the late reply. Below are the information that I can provide. Thanks.

1. Driver's driving license
2. Damage pictures
3. Contract

I think they already made the insurance report when the incident happened, but there is no police report.

Best Regards

Chuan Ye

On Thu, Nov 17, 2022 at 7:56 PM Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com> wrote:

ATTN : 3S BROTHERS TRADING

Dear Sir,

OUR REF : CC4/AIS22011595/pa3

YOUR REF : SNB 8968D

ACCIDENT INVOLVING SNB 8968D & SNB 9956G ON 15/11/2022 08:05 ALONG/AT PIE TOWARDS CHANGI

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

We have received a third-party claim(s) from **SNB 9956G** against your motor insurance policy.

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

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to Allianz. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of Allianz Authorised Workshops or reporting centres (subject to your policy). For the list of Allianz Authorised Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder or visit <https://www.allianz.sg>.

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.

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

To enable us to look into the matter immediately, please let us hear from you within seven **(7) days** from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

If you need any clarification, please do not hesitate to contact us at [6742 3197](tel:67423197) or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Chew Hsiao Tong

CC : ALLIANZ INSURANCE SINGAPORE PTE LTD

Motor Claim Department