

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 3 February 2023 11:59 AM  
**To:** zen chua  
**Subject:** RE: ACCIDENT INVOLVING SLS4518E (ALLIANZ) / SMD4851J / OTHERS AT/ALONG PIE ON 22/11/2022

Dear Sirs,

My apologised.

Third party vehicle should be SMD4851J.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** zen chua <zenchua@gmail.com>  
**Sent:** Friday, 3 February 2023 11:39 AM  
**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SLS4518E (ALLIANZ) / SMD4851J/ OTHERS AT/ALONG PIE ON 22/11/2022

Hi Ms Chew,

I don't see SMT9841X on the day of the accident.

BR  
Zen  
93670030

On Fri, Feb 3, 2023 at 11:30 AM Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**CHUA ZHENG HONG**

[By Email Only]

Dear Sir/Madam,

**You Ref: SLS4518E**

**Our Ref: CC4/AIS22011839/Rpa3**

**ACCIDENT INVOLVING SLS4518E (ALLIANZ) / SMD4851J/ OTHERS AT/ALONG PIE ON 22/11/2022**

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 claim from SMD4851J against your insurance policy.

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

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](mailto: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](mailto:chewht@lkkauto.com).

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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