

## EzLyna (LKKAuto)

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**From:** EzLyna (LKKAuto)  
**Sent:** Wednesday, 5 July 2023 12:45 pm  
**To:** Michael LIM  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SCU183J (ALLIANZ) AND SNF4574L AT/ALONG MARYMOUNT ROAD TOWARDS BRADDELL ROAD ON 09/06/2023

Dear Michael,

We refer to your email below.

Content well noted. We are pending evidence (such as video footage/scene photo/etc) from third party workshop.

At the same time, will update our insurer -Allianz the content of your email.

Will contact you once we have obtained evidence from third party. Thank you.

*\*I am working from home till 07.07.2023. If you wish to contact me, pls whatsapp call at 80287880 or email.*

Best Regards,

**Ezlyna Eng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [Ezlyna@lkkauto.com](mailto:Ezlyna@lkkauto.com) |

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Michael LIM <mck\_lim@hotmail.com>  
**Sent:** Tuesday, July 4, 2023 9:57 PM  
**To:** EzLyna (LKKAuto) <ezlyna@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: ACCIDENT INVOLVING SCU183J (ALLIANZ) AND SNF4574L AT/ALONG MARYMOUNT ROAD TOWARDS BRADDELL ROAD ON 09/06/2023

Dear Ezlyna

I categorically disagree with the report of SNF4574L.

The collision did not take place at the roundabout as indicated.

Furthermore I did not at anytime swerve into the path of SNF4574L. On the contrary I was within my lane at all times and he suddenly encroached into my lane colliding into me.

He had in fact accelerated and driven off after the collision. I had to "chase" up to him and honk to motion to get him to pull over to the side. It beggars belief that a party who believes he has a claim against me would first attempt a hit and run.

Please see attached video from my passenger showing the driver of SNF4574L accelerating ahead and trying to drive off. (The video was taken in case we could not catch up to him to stop to exchange particulars)

Regards

Lim C K Michael (Mobile 9237 8899)

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**From:** [EzLyna \(LKKAUTO\)](#)

**Sent:** 30 June 2023 18:32

**To:** [Michael LIM](#)

**Cc:** [Admin A](#)

**Subject:** RE: ACCIDENT INVOLVING SCU183J (ALLIANZ) AND SNF4574L AT/ALONG ROAD TOWARDS BRADDELL ROAD ON 09/06/2023

Dear Michael,

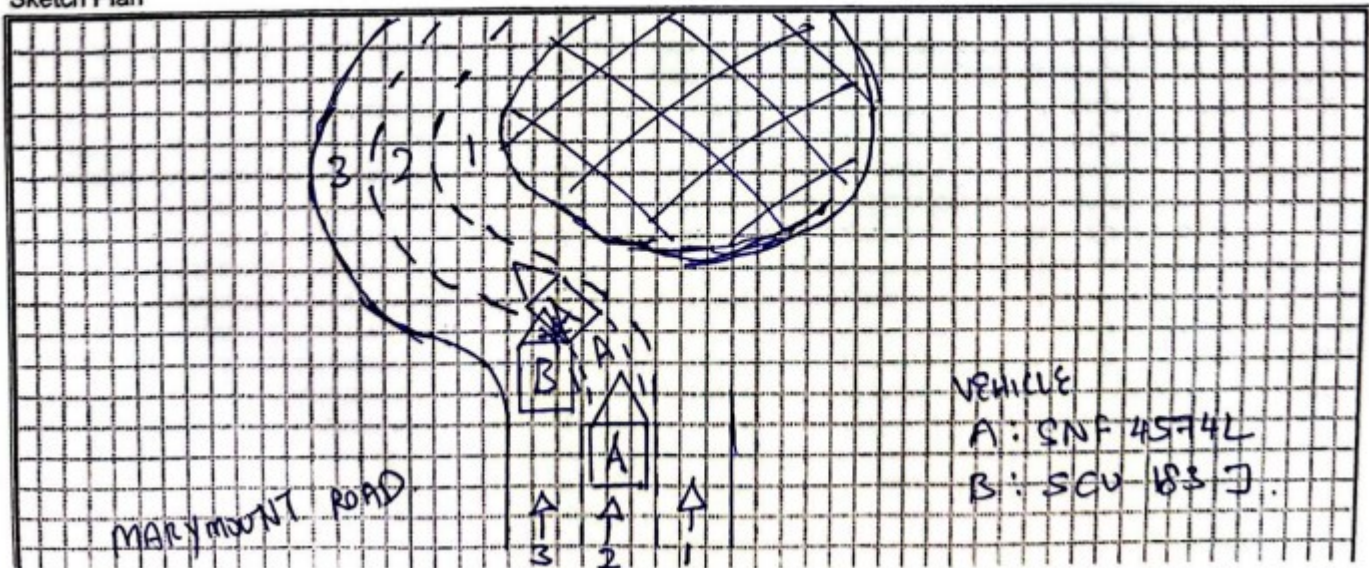
We refer to your email below.

Thank you for your prompt reply.

We have received appointment letter from Allianz on 14.06.2023 to conduct pre-repair inspection on SNF4574L. We have yet to negotiate or settle third party claim. We have requested video footage from third party workshop via email and pending reply from them.

Due to PDPA, we are unable to disclose third party's accident report. We only can share the sketch plan & accident statement of third party as follows:-

Sketch Plan



Describe Circumstance of the Accident

DATE : 09/06/2023 TIME 0850HRS , I VEHICLE "A"  
WAS TRAVELING ALONG MARYMOUNT ROAD ON THE  
CENTER LANE (2). VEHICLE "B" ABRUPTLY SWERVE INTO  
MY LANE , I TRIED TO AVOID BUT VEHICLE "B" STILL  
COLUDED ONTO MY VEHICLE "A" REAR LEFT PORTION  
AREA .

We shall contact you upon receipt reply from third party workshop. Thank you.

With warmest regards,  
Ezlyna

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**From:** Michael LIM <[mck\\_lim@hotmail.com](mailto:mck_lim@hotmail.com)>

**Sent:** Wednesday, June 28, 2023 7:52 AM

**To:** EzLyna (LKKAUTO) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

**Subject:** RE: ACCIDENT INVOLVING SCU183J (ALLIANZ) AND SNF4574L AT/ALONG MARYMOUNT ROAD TOWARDS BRADDELL ROAD ON 09/06/2023

Dear EzLyna

I refer to your email of 27 June 2023. I categorically maintain my version of events as I had provided in my accident reported. I am giving strict instructions as the Principal that you are not to settle this "third party claim" from SNF4574L or agree to any quantum for "settlement" because it is a completely baseless claim.

Why has Allianz appointed you, a loss adjustor to negotiate a settlement when there is no basis for any liability? Has the Third Party provided any evidence whatsoever on which Allianz/You have made this decision on ?

If the parties have indeed provided conflicting versions, the onus is clearly on Allianz's part to investigate the issue of liability and if so, engage the necessary legal processes for a third party to make such a determination instead of appointing you to negotiate a settlement.

You and Allianz are duty bound to defend and/or take the necessary measures to strike out an unmeritorious claim – it is ludicrous that you are simply accepting the Third Party's version of events at the face value when this is contrary to mine – especially where there has been no such finding arising from any formal dispute resolution process nor has one even been initiated.

Please treat this email as formal notice that any payment from Allianz or You/Allianz agreeing to a settlement without liability having been ascertained, where it is contrary to the Principal's strict instructions and account of events may constitute professional negligence and all my rights expressly reserved in this regard.

I look forward to your advice on the next steps, which I repeat cannot and must not involve negotiating any settlement with SNF4574L.

As to your request for further evidence, I do not have an in car camera recording from that day. From pictures I have, SNF4574L had an in-car camera.

Kindly extend a copy of the Third Party's accident (which you have referenced in your email) to me.

Best regards

LIM C K Michael (Mobile : 9237 8899)

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**From:** [EzLyna \(LKKAuto\)](#)

**Sent:** 27 June 2023 08:48

**To:** [mck\\_lim@hotmail.com](mailto:mck_lim@hotmail.com)

**Cc:** [Admin A](#)

**Subject:** ACCIDENT INVOLVING SCU183J (ALLIANZ) AND SNF4574L AT/ALONG MARYMOUNT ROAD TOWARDS BRADDELL ROAD ON 09/06/2023

Dear Lim Chung Khoon Michael,

Our Ref: CC4/AIS23006113/Aya3

**ACCIDENT INVOLVING SCU183J (ALLIANZ) AND SNF4574L AT/ALONG MARYMOUNT ROAD TOWARDS BRADDELL ROAD ON 09/06/2023**

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 **SNF4574L** against your insurance policy.

Both parties involved have given conflict of version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. by 7<sup>th</sup> July 2023, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

*\*I am working from home till 07.07.2023. If you wish to contact me, pls whatsapp call at 80287880 or email.*

Best Regards,

**Ezlyna Eng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [Ezlyna@lkkauto.com](mailto:Ezlyna@lkkauto.com) |

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