EzLyna (LKKAuto)

From: EzLyna (LKKAuto)

Sent: Friday, 4 August 2023 8:32 am

To: Jason Poh
Cc: Admin A

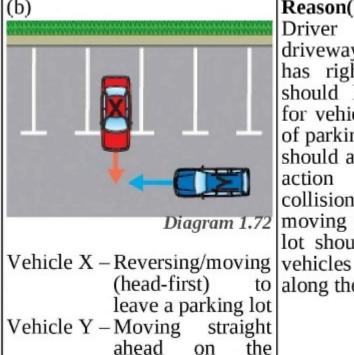
Subject: RE: ACCIDENT INVOLVING SLT1141Y (ALLIANZ) AND SDJ8678S AT/ALONG TAMPINES

STREET 11 OSCP ON 01/07/2023

Dear Jason,

We refer to your email below. Thank you for the video footage.

Based on the video footage, the lorry parked next to you is the blind spot for both you & third party driver. However, third party which was travelling straight has right of way. Enclosed herewith is the diagram of Singapore Motor Accident Guidelines that match this accident scenario.



driveway of the

car park

Reason(s): Generally, Driver Y the on driveway of the car park has right of way but should keep a lookout for vehicles moving out of parking lots. Driver Y should also take evasive action avoid to collision. Driver X when moving out of a parking lot should give way to approaching along the driveway.

Based on the accident report, accident scenario and video footage, 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.

If you have further query, pls don't hesitate to contact me via whatsapp at 80287880. Thank you.

*I am working from home till 18.08.2023. 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 |

From: Jason Poh <jasonpcy@hotmail.com>
Sent: Monday, July 31, 2023 2:31 PM
To: EzLyna (LKKAuto) <ezlyna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SLT1141Y (ALLIANZ) AND SDJ8678S AT/ALONG TAMPINES STREET 11 OSCP ON

01/07/2023

Hi Ezlyna,

Please refer to the attached video footage.

Best Regards, Jason Poh

From: EzLyna (LKKAuto) < ezlyna@lkkauto.com>

Sent: Monday, July 31, 2023 2:11:35 PM **To:** Jason Poh < <u>jasonpcy@hotmail.com</u>> **Cc:** Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SLT1141Y (ALLIANZ) AND SDJ8678S AT/ALONG TAMPINES STREET 11 OSCP ON

01/07/2023

Dear Jason,

We refer to your email below.

Pls forward video footage to us. Thank you.

With warmest regards,

Ezlyna

From: Jason Poh < <u>jasonpcy@hotmail.com</u>>
Sent: Wednesday, July 26, 2023 10:24 PM
To: EzLyna (LKKAuto) < <u>ezlyna@lkkauto.com</u>>

Cc: Admin A < admin-a@lkkauto.com >

Subject: Re: ACCIDENT INVOLVING SLT1141Y (ALLIANZ) AND SDJ8678S AT/ALONG TAMPINES STREET 11 OSCP ON

01/07/2023

Hi Ezlyna,

Just to check, did you guys receive the video footage that I have shared with the workshop?

If you review the footage thoroughly, I came to a stop when I saw that SDJ8678S was driving towards me.

Let me know if you have not received the footage and I will share it with you to evaluate the situation. Thank you.

Best Regards, Jason Poh

From: EzLyna (LKKAuto) < ezlyna@lkkauto.com > Sent: Wednesday, July 26, 2023 3:17:47 PM

To: jasonpcy@hotmail.com <jasonpcy@hotmail.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: ACCIDENT INVOLVING SLT1141Y (ALLIANZ) AND SDJ8678S AT/ALONG TAMPINES STREET 11 OSCP ON

01/07/2023

Dear Poh Ah Chuan & Poh Chien Yong, Jason,

You Ref: SLT1141Y

Our Ref: CC4/AIS23007115/Kya3

ACCIDENT INVOLVING SLT1141Y (ALLIANZ) AND SDJ8678S AT/ALONG TAMPINES STREET 11 OSCP ON 01/07/2023

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 **SDJ8678S** against your insurance policy.

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. 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 me. Thank you.

*I am working from home till 28.07.2023. 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 |

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