

Khanchna (LKK Auto)

From: Henry Lagansua <tetelestai_777@yahoo.com.sg>
Sent: Tuesday, 5 November 2019 7:29 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: Re: ACCIDENT INVOLVING SKG3071H [AIG] & SJK2226B ON 13/05/2018 ALONG/AT SUMS WAY AND SIMS AYE JUNCTION
Attachments: IMG_8263 (1).jpg; IMG_8260 (1).jpg

Dear Khanchna,

You can download my front camera video recording from this link : [20180513_072239_N.mp4](#)



Please scroll on the video. Accident occurred between 1:23 to 1:25 video segment. Kindly note the following :

- 1) Video segment 1:21 - 1:22 shows that I have already driven past the other vehicle and the driver should have seen me already
- 2) Video segment 1:23 - 1:25 shows that my car was shaken as I was hit by the other vehicle. The attached photo of my car shows that my rear wheel and door was hit by the other vehicle.
- 3) I am driving on the OUTER MOST LANE when the other vehicle hit my rear wheel and door.

I hope this information would suffice and will facilitate your investigation. Note that my NCD was already reduced since my past year and recent insurance renewals due to a third party claim, that in my humble opinion is not warranted as my REAR door and REAR wheel was hit by the other vehicle!!! To be very honest, I am very disappointed that I was penalised on an accident that was not caused by me.

Do let me know if you need further information...

Thanks,

Henry

On Tuesday, 5 November 2019, 05:22:16 pm GMT+8, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

OUR REF: CC6/AIG18009033/AKA3

HENRY BOGNOT LAGANSUA

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SKG3071H [AIG] & SJK2226B ON 13/05/2018 ALONG/AT SUMS WAY AND SIMS AYE JUNCTION

We refer to the above subject matter.

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

We have received a claim against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties 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 **15/11/2019**, 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 and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

Best Regards,

Khanchna| Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: Khanchna@lkkauto.com|Fax: 6741-4108

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