

## Khanchna (LKK Auto)



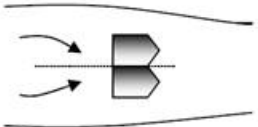
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**From:** Khanchna (LKK Auto)  
**Sent:** 8 September 2020 3:49 PM  
**To:** tikeew@gmail.com  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019

Dear Mr. Ong,

Please be informed that we have reviewed the claim.

Based on the motor accident guide, both drivers have an equal obligation to exercise caution when merging/converging into a single lane.

	SCENARIO	DESCRIPTION	 X	 Y
18.		Vehicle X – Converging into single lane Vehicle Y - Converging into a single lane  <b>Reason:</b> Both vehicles should exercise caution when merging	50%	50%

We are of the view that the accident video is not in our favour because the video shows that Third party m/bus is already in front of your vehicle and way should have been given for the m/bus to pass earlier.

However, we will try to negotiate at best terms possible and 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.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 23 July 2020 11:24 AM  
**To:** tikeew@gmail.com

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

**Subject:** RE: ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019

Dear Mr. Ong,

We refer to the above matter and your e-mail below.

We will review the matter accordingly.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** [tikeew@gmail.com](mailto:tikeew@gmail.com) <[tikeew@gmail.com](mailto:tikeew@gmail.com)>

**Sent:** Thursday, 23 July 2020 10:54 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019

Hi Khanchna

Thanks for reaching out.

I have the video unfortunately, I lost the front part of the video, you can have a look at the footage but not sure you would consider it as evidence.

As I mentioned before, my car and bus were side by side, and it sped past me, I already stop my car but the front left side of my car was brushed by the bus .

Let me know if you need to have a call. My mob 92370228

Thanks,

Mr Ong

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Wednesday, 22 July 2020 12:04 pm

**To:** [TIKEEW@GMAIL.COM](mailto:TIKEEW@GMAIL.COM)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019

Our Ref: CC3/QBE19003976/Jkb3

**LAI SHUI FA**

[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019**

We refer to the above subject matter. We are the loss adjuster appointed by **QBE INSURANCE (SINGAPORE) PTE LTD** to resolve the third party claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information (for e.g. accident video) to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **31/07/2020**, 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/e-mail us if you have further queries.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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