

## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 2 May 2019 6:08 PM  
**To:** Adeline Ng  
**Subject:** RE: ACCIDENT INVOLVING SMF8451T & SHC5217Z ALONG/AT CROSS STREET ON 17/04/2019  
**Attachments:** Barometer of Liability (BOLA) 15.PNG

Dear Adeline,

The above matter and our telephone conversation a moment ago refers.

Based on the accident report and accident scenario, liability is not in your favour as you were changing lane and had collided with the third party m/vehicle whom was moving in his own lane. As explained, under Motor Accident Guide under BOLA 15(as attached), vehicles should keep in the proper lane and change lane only when it is safe to do so.

We will therefore proceed to negotiate for an amicable settlement with the Third Party.

As for the NCD (if any), in general, NCD will be affected and reduced by 30% upon next renewal due to this Third Party claim.

However we are not able to tell you the exact figures as matters pertaining to NCD are handled by the Insurance company (AIG).

Please call us if you have further queries.

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:** Adeline Ng <adengbx@gmail.com>  
**Sent:** Wednesday, 1 May 2019 8:09 PM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SMF8451T & SHC5217Z ALONG/AT CROSS STREET ON 17/04/2019

Hi Khanchna,

Can I just check why the liability is not in my favour considering that: (1) I have signalled before turning, (2) I'm already halfway into the lane, and (3) there was space before the taxi hence I turned out.

In addition, could you kindly elaborate on the NCD, specifically what are the effects on the premium to be paid in the future.

You can call me at 97770337 if it's easier to speak on the phone. Hope to hear from you soon. Thanks!

Best regards and God bless  
Adeline Ng

On 30 Apr 2019, at 4:36 PM, Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)> wrote:

Our Ref: **CC3/AIG19007104/KHB3**  
Your Ref: **SMF8451T**

Dear **Ms. Ng Bao Xian, Adeline (Huang Baoxian)**,

**ACCIDENT INVOLVING SMF8451T & SHC5217Z ALONG/AT CROSS STREET ON 17/04/2019**

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 from SHC5217Z against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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](mailto:khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)