

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Wednesday, 28 August 2019 1:43 PM
To: joycelyn ng
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING GY 5195Z & SMJ 2415S ON 28/05/2019 ALONG/AT PAN ISLAND EXPRESSWAY TOWARDS CHANGI

Dear Ms. Joycelyn,

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

Please be informed that the third party is making a property damage claim.

Please be assured that as loss adjuster for AIG, our surveyor will ensure the consistency of the damages incurred to Third party vehicle as a result of the accident and also reduce the cost of repairs for a fair and just settlement which is subject to AIG's approval.

As for the NCD (if any), in general, NCD will be affected and reduced by 30% upon next renewal due to this Third Party property damage claim as per the image appended below. However, we are not able to tell you the exact figures as matters pertaining to NCD are handled by the Insurance company (AIG).

[Expand All](#)

For claims made on a policy

If there is a claim made under the policy, your NCD will be reduced as follows:

Private car policies		Commercial vehicle and motorcycle policies	
Current NCD	NCD after one claim during your policy period	Current NCD	NCD after one claim during your policy period
50%	20%	20%	0%
40%	10%	15%	
30% and under	0%	10%	

Hope this clarifies.

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

From: joycelyn ng <joycelyn_ngly@hotmail.com>
Sent: Tuesday, 27 August 2019 8:00 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING GY 5195Z & SMJ 2415S ON 28/05/2019 ALONG/AT PAN ISLAND EXPRESSWAY TOWARDS CHANGI

Hi

Please tell me what are the claims and damages to the vehicle.

2) Why is the NCD affected by 30%? What is this based on?

Regards
Joycelyn Ng

On 26 Aug 2019, at 16:52, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Our Ref: CC4/AIG19009715/T1kb3

NG LI YING, JOYCELYN
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING GY 5195Z & SMJ 2415S ON 28/05/2019 ALONG/AT PAN ISLAND EXPRESSWAY TOWARDS CHANGI

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 GY 5195Z 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 | Fax: 6741-4108

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