## Khanchna (LKK Auto)

From: Johnson Poon <johnson.poon@fulcoleasing.com.sq>

Sent: Thursday, 13 June 2019 5:00 PM

To: Khanchna (LKK Auto)

Cc: Chris Bulaclac; Renemer Bagang; Mars Ler; Jolene They; Mary Phua; Wayne

Subject: RE: ACCIDENT INVOLVING SJZ2856D [AIG] & SBY60X ALONG HIGHLAND CENTRE

CARPARK ON 08/06/2019

Dear Khanchna,

Thanks for the video footage of the accident.

Please proceed to negotiate an amicable settlement with 3<sup>rd</sup> party you deem fit.

Thank you.

Kind regards, Johnson Poon | Manager HP: 9838 7928

Email: johnson.poon@fulcoleasing.com.sg



Add: 22 Ubi Road 4, Fulco Building, Singapore 408617

Tel: 6743 6266 | Fax: 6420 6328

Website: www.fulcoleasing.com.sg

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

Sent: Thursday, 13 June, 2019 12:07 PM

To: Johnson Poon < johnson.poon@fulcoleasing.com.sg>

**Cc:** Chris Bulaclac <chris.bulaclac@ccfulco.com.sg>; Renemer Bagang <renemer.bagang@ccfulco.com.sg>; Mars Ler <mars.ler@ccfulco.com.sg>; Jolene They <jolene.they@fulcoleasing.com.sg>; Mary Phua <mary.phua@ccfulco.com.sg>; Wayne @fulcoleasing.com.sg>; Mary Phua <mary.phua@ccfulco.com.sg>;

Wayne <wayne@fulcoleasing.com.sg>

Subject: RE: ACCIDENT INVOLVING SJZ2856D [AIG] & SBY60X ALONG HIGHLAND CENTRE CARPARK ON 08/06/2019

Our Ref: CC3/AIG19010331/ka

Your Ref: SJZ2856D [Driver: THIN POH HUA GERARD]

FULCO LEASING PTE LTD

Attn: Mr. Johnson

Dear Sir/Madam,

ACCIDENT INVOLVING SJZ2856D [AIG] & SBY60X ALONG HIGHLAND CENTRE CARPARK ON 08/06/2019

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

As requested, we attach herewith a copy of the accident video footage from SBY60X. As per the video footage, third party vehicle was behind your vehicle, your vehicle driver reversed and collided into the third party vehicle which resulted the accident.

As such, we are of the view that liability is not in your driver's favour and 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.

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 e-mail.

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.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Khanchna | Case Handler LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Johnson Poon < johnson.poon@fulcoleasing.com.sg>

Sent: Wednesday, 12 June 2019 12:36 PM

To: Khanchna (LKK Auto) < <a href="mailto:khanchna@lkkauto.com">khanchna@lkkauto.com</a>>

**Cc:** Chris Bulaclac <<u>chris.bulaclac@ccfulco.com.sg</u>>; Renemer Bagang <<u>renemer.bagang@ccfulco.com.sg</u>>; Mars Ler <<u>mars.ler@ccfulco.com.sg</u>>; Jolene They <<u>jolene.they@fulcoleasing.com.sg</u>>; Mary Phua <<u>mary.phua@ccfulco.com.sg</u>>;

Wayne < wayne@fulcoleasing.com.sg >

Subject: RE: ACCIDENT INVOLVING SJZ2856D [AIG] & SBY60X ALONG HIGHLAND CENTRE CARPARK ON 08/06/2019

Dear Khanchna,

Thank you for the email.

We would like to view the video footage taken by the 3<sup>rd</sup> party to confirm that our driver was reversing at the material time.

Thank you.

Kind regards, Johnson Poon | Manager

HP: 9838 7928

Email: johnson.poon@fulcoleasing.com.sg



Add: 22 Ubi Road 4, Fulco Building, Singapore 408617

Tel: 6743 6266 | Fax: 6420 6328

Website: www.fulcoleasing.com.sg

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

Sent: Wednesday, 12 June, 2019 11:36 AM

To: Johnson Poon < johnson.poon@fulcoleasing.com.sg >

Subject: ACCIDENT INVOLVING SJZ2856D [AIG] & SBY60X ALONG HIGHLAND CENTRE CARPARK ON 08/06/2019

Our Ref: CC3/AIG19010331/ka

Your Ref: SJZ2856D [Driver: THIN POH HUA GERARD]

12 JUNE 2019

FULCO LEASING PTE LTD 22 UBI ROAD 4 FULCO BUILDING SINGAPORE 408617

Dear Sir/Madam,

## ACCIDENT INVOLVING SJZ2856D [AIG] & SBY60X ALONG HIGHLAND CENTRE CARPARK ON 08/06/2019

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 SBY60X 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 e-mail.

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: <u>Khanchna@lkkauto.com|</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)