Khanchna (LKK Auto)

From:	Khanchna (LKK Auto)
Sent:	Monday, 11 November 2019 3:46 PM
To:	Sarjiah Voelker
Cc:	Admin A
Subject:	RE: Ref, CC4/AIG19012864/Kkb3 - ACCIDENT INVOLVING SLG3500A & SLW6065K ON 19/07/2019 ALONG JCT KAKI
Attachments:	Accident Video-0.mp4

Dear Mr. George Voelker,

We have reviewed the claim and we noted that your vehicle was in between two lanes and had encroached into the third party's lane as per video(as attached) and screenshot appended below.

As such, we maintain that the liability is not in your favour and it is not a good defence for us against the third party's claim.

We shall proceed to negotiate for an amicable settlement of the third party claim at best terms.

Thank you.

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: Sarjiah Voelker <natascha@singnet.com.sg>
Sent: Friday, 8 November 2019 6:12 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Ref, CC4/AIG19012864/Kkb3 - ACCIDENT INVOLVING SLG3500A & SLW6065K ON 19/07/2019 ALONG JCT KAKI

Dear Mr. Khanchna,

Please be informed that our car was stationed and not moving during the accident. We didn't continue to drive while waiting for the road safe for us to drive.
So we have looked out.
Therefore really no reason for the third party to claim anything.

And therefore you should also consider about this NCD.

Best regards
Georg Voelker

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Friday, November 8, 2019 6:00 PM
To: Sarjiah Voelker <natascha@singnet.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Ref, CC4/AIG19012864/Kkb3 - ACCIDENT INVOLVING SLG3500A & SLW6065K ON 19/07/2019 ALONG JCT KAKI

Dear Mr. George Voelker,

Please be informed that we have reviewed the claim.

The driver when changing lanes, bears the burden of having to signal, have a proper lookout to check and ensure that it is safe and clear to do so before proceeding to change lane.

As such, we opine that liability is not in our favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best terms.

Please be assured that as loss adjuster for AIG Insurance, 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 Insurance's approval.

As for the NCD, it will be affected and reduced by 30% upon next renewal because there is a claim being made on your motor insurance policy.

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: Sarjiah Voelker <natascha@singnet.com.sg>
Sent: Friday, 8 November 2019 4:41 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Ref, CC4/AIG19012864/Kkb3 - ACCIDENT INVOLVING SLG3500A & SLW6065K ON 19/07/2019 ALONG JCT KAKI

Dear Mr. Khanchna,

Refer to your email below, you didn't receive a complete report.

Please refer to the attached video.

At 0:38 he really purposely swerve it to our direction. It could be possibility that he did it on purpose to create this accident. He has a lot of space at his right side, so no reason to swerve to the left to where our car was standing in station position.

So based on this situation, we don't see any reason that we are responsible with the accident.

The driver was also nothing happened and zero physical impact.

Best regards
Georg Voelker

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Friday, November 8, 2019 4:22 PM
To: Sarjiah Voelker <natascha@singnet.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Ref, CC4/AIG19012864/Kkb3 - ACCIDENT INVOLVING SLG3500A & SLW6065K ON 19/07/2019 ALONG JCT KAKI
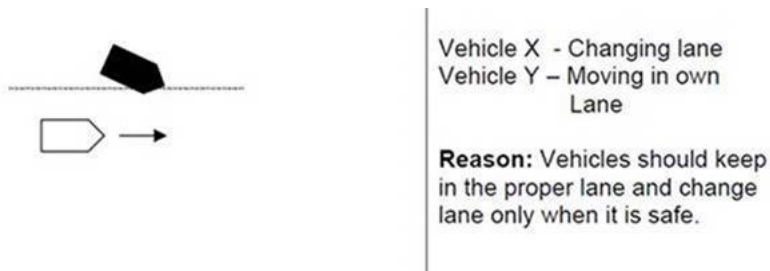
Dear Mr. Georg Voelker,

ACCIDENT INVOLVING SLG3500A & SLW6065K ON 19/07/2019 ALONG JCT KAKI BUKIT AVE 4 & KAKI BUKIT AVE 3

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

Please be informed that we have been provided by your reports, accident videos and also all the relevant documents from your insurance company AIG Insurance.

Based on the accident report and accident scenario, we noted that the vehicle driver was changing lane and vehicle changing lanes should keep in the proper lane and change lane only when it is safe to do so.

Vehicle X - Changing lane
Vehicle Y – Moving in own Lane

Reason: Vehicles should keep in the proper lane and change lane only when it is safe.

As such, we are of the view that liability is not in our favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best terms.

As for your query on the NCD, please refer below:

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%	

However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Hope this clarifies.

Thank you.

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)

-----Original Message-----
From: Sarjiah Voelker <natascha@singnet.com.sg>
Sent: Friday, 8 November 2019 3:07 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: Ref, CC4/AIG19012864/Kkb3

Dear Mr. Khanchna,

We have received the attached letter.
And yes hopefully you have received the complete reports.

One thing what we don't understand about the NCD.
We recall our NCD is 50%, why at your record only 30%?
Can you please help to update the record of our NCD?

And since the accident is not our mistake why the NCD is going down for the next renewal?
There is claim from third party ongoing but the accident was not our mistake, why we must responsible for that?

Please help to explain, thank you.

Kind regards
Georg Voelker