

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Friday, 8 November 2019 4:22 PM
To: Sarjiah Voelker
Cc: Admin A
Subject: RE: Ref, CC4/AIG19012864/Kkb3 - ACCIDENT INVOLVING SLG3500A & SLW6065K ON 19/07/2019 ALONG JCT KAKI

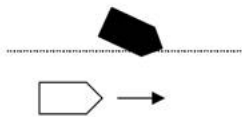
Dear Mr. Georg Voelker,

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