

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Monday, 28 September 2020 10:03 AM
To: 'Razif Ramli Koh'
Subject: RE: ACCIDENT INVOLVING SLX 1353G AND SFW 5977G ON 12/10/2019

Hi Sir,

If your policy has a NCD protector, it's mean that your NCD will not affected. You may check with your policy documents to see if there is a NCD protector benefit.
The settlement amount will pay by your insurance.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Razif Ramli Koh [mailto:razif_90@hotmail.com]
Sent: Saturday, 26 September 2020 11:41 AM
To: Jia Le (LKK Auto)
Subject: Re: ACCIDENT INVOLVING SLX 1353G AND SFW 5977G ON 12/10/2019

Hi,

Just to check with you. When you say my NCD will be protected depending on my policy, is it still reduced by 30% or remain the same? Is my policy one that has the protective feature?
And lastly, would the policy cover the settlement or would cash be involved?

Thank you.

Sent from my iPhone

On 17 Sep 2020, at 9:25 AM, Jia Le (LKK Auto) <Jiale@lkkauto.com> wrote:

Our Ref: CC6/AIG19018357/Adb3

MOHAMMAD RAZIF BIN RAMLI

Dear Sir/Madam,

ACCIDENT INVOLVING SLX 1353G AND SFW 5977G ON 12/10/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from SFW 5977G against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **28/09/2020**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

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