

## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** 16 September 2020 10:48 AM  
**To:** Lee Xuefen  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT BETWEEN SLH 3505G & SLP 1999K [AIG] ON 23/10/2019  
**Attachments:** Accident Video.mp4; General View.JPG; Photo 1.JPG

OUR REF: CC4/AIG19018992/Ukb3

**LEE XUEFEN**  
[POLICY HOLDER]

Dear Sir/Madam,

### **ACCIDENT INVOLVING SLH 3505G & SLP 1999K [AIG] ON 23/10/2019**

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.

Based on accident reports and the third party's accident video (as attached), we noted that it is a head-to-rear collision and liability is not in our favour.

We attach damage photo in this e-mail. Our surveyor is of the opinion that the damages sustained to the Third Party vehicle to the rear bumper is consistent to the nature of accident as reported.

We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you have any queries, kindly let us have them in writing within the next 7 days and we will seek further instruction from AIG Insurance Pte Ltd.

**\*\*\*The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client, to any third party, or any social media or media platform.\*\*\***

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

---

**From:** Khanchna (LKK Auto)  
**Sent:** 16 January 2020 10:29 AM  
**To:** Lee Xuefen <leexuefen@gmail.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: ACCIDENT BETWEEN SLH 3505G & SLP 1999K [AIG] ON 23/10/2019

OUR REF: CC4/AIG19018992/Ukb3

**LEE XUEFEN**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SLH 3505G & SLP 1999K [AIG] ON 23/10/2019**

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

---

**From:** Khanchna (LKK Auto)  
**Sent:** Friday, 8 November 2019 1:07 PM  
**To:** Lee Xuefen <[leexuefen@gmail.com](mailto:leexuefen@gmail.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACCIDENT BETWEEN SLH 3505G & SLP 1999K [AIG] ON 23/10/2019

**Our Ref: CC4/AIG19018992/Ukb3**

Dear Sir/Madam,

Please be advised to lodge your report by 7 days.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at AIG approved reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. The primary purpose of this reporting is to provide your version of the accident.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

**From:** Lee Xuefen <[leexuefen@gmail.com](mailto:leexuefen@gmail.com)>

**Sent:** Wednesday, 6 November 2019 4:48 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Subject:** Re: ACCIDENT BETWEEN SLH 3505G & SLP 1999K [AIG] ON 23/10/2019

Hi,

By when i need to do the report? As I am really busy these few days at work .

So sorry abt that.

Yes. I have photos. Will try to retrieve video from my car. Not sure if it has been erased a not. Will check.

On Wed, 6 Nov 2019, 14:08 Khanchna (LKK Auto), <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)> wrote:

Our Ref: CC4/AIG19018992/Ukb3

Dear Sir/Madam,

The above matter and your e-mail below refers.

We attach herewith the list of AIG authorised reporting centre for you to lodge your report.

Please provide us with any evidence/information (for e.g. accident photos/video) to enable us to review third party's 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 Insurance's approval.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

**From:** Lee Xuefen <[leexuefen@gmail.com](mailto:leexuefen@gmail.com)>  
**Sent:** Wednesday, 6 November 2019 8:16 AM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Subject:** Claim

Hi Sir,

I have just received this in my mailbox. It is past 5 days. How do i lodged a report then? Please advise.

Also, want to ask why is there a claim? There is no damage at all for the car, no injury of the person. Just wondering what the claim is for?

Thanks. Look forward to heard from you.

Regards

