

## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** Tuesday, 7 January 2020 5:09 PM  
**To:** CHAN\_CS@HIGHLIGHTHOLDING.COM.SG  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SKT7908A & SMJ5096J ON 31/10/2019 ALONG/AT BUKIT TIMAH ROAD TURNING INTO SERANGOON ROAD

Our Ref: CC6/AIG19019684/Aka3

### **EASTERN GLORY PTE LTD** [POLICY HOLDER]

Dear Sir/Madam,

### **ACCIDENT INVOLVING SKT7908A & SMJ5096J ON 31/10/2019 ALONG/AT BUKIT TIMAH ROAD TURNING INTO SERANGOON ROAD**

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 17/1/2020, 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.

**“Wishing you a happy and a prosperous New Year!”**

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)

## Khanchna (LKK Auto)

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**From:** Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>  
**Sent:** 11 September 2020 10:39 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: AIG REF : TP / 0555746296SG [MVA BETWEEN SMJ 5096J (TP) & SKT 7908A (OI) ON 31/10/2019]

Dear Khanchna,

Please do the necessary and upload into onto merimen as well.

Do submit wp report and bill as we will liaise with TP lawyer directly.

Kind Regards,  
Saliha

**Saliha Syed Yusoff**

**AIG**

Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16, Singapore 079120  
Tel +(65) 6419 1917 |  
[www.aig.sg](http://www.aig.sg)

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**From:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]  
**Sent:** Friday, September 11, 2020 10:26 AM  
**To:** Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: AIG REF : TP / 0555746296SG [MVA BETWEEN SMJ 5096J (TP) & SKT 7908A (OI) ON 31/10/2019]

This message is from an external sender; be cautious with links and attachments.

Dear Ms. Saliha,

Yes, we are able to split the video.

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)

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**From:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>

**Sent:** 11 September 2020 10:17 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: AIG REF : TP / 0555746296SG [MVA BETWEEN SMJ 5096J (TP) & SKT 7908A (OI) ON 31/10/2019]

Dear Khanchna,

We have received LOD from TP lawyer and they rejected our offer at 50% as well.

Are you able to split the video as we have the dual viewing video instead.

Kind Regards,

Saliha

**Saliha Syed Yusoff**

**AIG**

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16, Singapore 079120

Tel +(65) 6419 1917 |

[www.aig.sg](http://www.aig.sg)

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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Friday, September 11, 2020 10:00 AM  
**To:** Syed-Yusoff, Saliha <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] AIG REF : TP / 0555746296SG [MVA BETWEEN SMJ 5096J (TP) & SKT 7908A (OI) ON 31/10/2019]

This message is from an external sender; be cautious with links and attachments.

Dear Ms. Saliha,

We refer to the above matter.

Our offer on 50% basis was rejected. Third party has passed the matter to the lawyers to handle.

We have informed them that our Insured's counter claim settlement is at 50% but they are requesting for Insured's accident video.

According to OI's workshop (Elmer - Autolution Industrial) he said that they are currently pending for payment from the TP insurer (NTUC).

Third party does not have any accident video. Since third party is asking for the Insured's accident video, suggest to furnish them the Insured's rear video instead to not jeopardise Insured's counter claim.

Please advice.

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)

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## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** 11 September 2020 10:44 AM  
**To:** 'MG Solution'  
**Cc:** Admin A  
**Subject:** RE: FW: 3rd Party Claim for Accident involving Vehicle SMJ5096J & SKT7908A on 31/10/2019

### **WITHOUT PREJUDICE**

Dear Sharon,

The above matter refers.

Please be informed that we will submit our report to our principal (AIG) for their further handling.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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:** MG Solution <mg3solution@gmail.com>

**Sent:** 21 August 2020 3:04 PM

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

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** Re: FW: 3rd Party Claim for Accident involving Vehicle SMJ5096J & SKT7908A on 31/10/2019

Your Ref: **SKT7908A**

Our Ref: **SMJ5096J**

Dear Khanchna,

We refer to your email, your offer of 50% is rejected. We will hand this case to our legal department for their onward action. Our legal department will be copied in this mail.

Best Regards,

**Ms Wong**

**MG SOLUTION PTE LTD**