

Khanchna (LKK Auto)

From: YONG KHIM CHU <andychu@aia.com.sg>
Sent: 8 April 2020 3:15 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: Re: ACCIDENT INVOLVING SCW31D & SHB1745Y ON 07/12/2019 ALONG/AT BLK 312 SUMANG LINK CP

Dear Khanchna,

Thank you for your updates.

Hopefully that they wont claim too many days on the rental and loss of income. The damage is only the car plate slightly dented and it is very minor. I hope that they will not abuse the claims system.

Thank you.

Best regards,

Andy Chu 朱永钦
Senior Financial Services Consultant



Authorized representative of AIA Singapore (Reg. No. 201106386R)

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Monday, April 6, 2020 1:48 PM
To: YONG KHIM CHU <andychu@aia.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SCW31D & SHB1745Y ON 07/12/2019 ALONG/AT BLK 312 SUMANG LINK CP

Dear Mr. Chu,

We refer to the above matter and our telephone conversation on 3/4/2020.

Please be informed that the \$4,800.00 is a reserve amount that the Insurance company had set aside for this claim and thereafter will revise accordingly.

In addition to the repair cost, third party may also claim for loss of rental, loss of income and LTA search fees.

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)

From: Khanchna (LKK Auto)

Sent: Friday, 3 April 2020 10:08 AM

To: ANDYCHU@AIA.COM.SG

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

Subject: ACCIDENT INVOLVING SCW31D & SHB1745Y ON 07/12/2019 ALONG/AT BLK 312 SUMANG LINK CP

Our Ref: CC3/AIG19021516/Qkb3

CHU YONG KHIM

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SCW31D & SHB1745Y ON 07/12/2019 ALONG/AT BLK 312 SUMANG LINK CP

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 the accident report and accident scenario, we are of the view that liability is not in your favour as the driver that is reversing bears the burden to ensure proper lookout and it is safe before doing so. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 **12/04/2020**, 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.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

