

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 6 March 2020 9:12 AM
To: AR - Captain
Cc: Admin A; Jasper Chua (LKK Auto)
Subject: RE: ACCIDENT INVOLVING SMH 8028Y AND SIR 5626M ON 20/01/2020

Dear Mr. Goh,

We refer to the above matter and your e-mail below.

Please be informed that the third party bodily injury claim is handled by your insurance company (AIG insurance).

As such, we will assist to forward the legal documents and your e-mail to AIG directly for their further action.

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: AR - Captain <captain.restorer@gtmailplus.com>
Sent: Thursday, 5 March 2020 4:55 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SMH 8028Y AND SIR 5626M ON 20/01/2020

Khanchna,
Good Afternoon.

Attached please find with the Legal Letters from the APAC Law Corporation to the u/m accident involving my wife's vehicle SMH 8028Y and SMR 5626M. I left to join vessel on 29th Feb 2020 and it was received by my wife on 1st March.

Being a Seafarer, I will be away working on board for the next 2 to 3 months before coming back to S'pore.

I truly find that the medical claims of about S\$10,000 is exaggerated too much plus others yet to be assessed, which I think all taxi drivers are trying to pull for a fast one. Right now I do not have any footprint coverage due to the timing for recovering the vehicle recording camera is rather too late thus resulting in overridden to indicate whether he or I am in the wrong as I am travelling along TPE in the 2nd lane towards exiting Tampines Avenue 10 and the other car on the inner 1st lane along TPE toward Changi Airport. It happened too fast and sudden that resulting in sliding damaged to each other.

After the sliding accident both moved our cars away from the site forward at a safe distance to clear all other traffics behind. During this stage both came out to assess our sliding damaged and exchange information.

Both of us has are normal and had not sustained any injury or pain, even he sounds normal when I talked to him over the phone the next day. No police report was made by me then because there isn't any human injuries or damaged of any Government property, until I received a traffic police notification on dated 8th Feb. 2020 that they are investigating into this matter, which I was advised to make a police report too at nearest Neighbourhood Police Post (Tampines)

Anyway I have also made an accident report with my wife's car AIG Insurance the next morning and no personal damage repair claims was made due to the repair cost outside workshop is less than the personal excess of \$800/-.

Being a professional and experienced Surveyor of LKK Auto Consultant Pte Ltd, from the appearance of the sliding profile damaged, I believed you will be able to assess how serious and the pain / suffering can achieved to the driver of SMR 5262M.

Lastly, I just hope that you could and will be able to negotiate for an amicable settlement. Your professional judgement is highly appreciated. Thank you.

Best Regards.

Goh L.F.

ASEAN Restorer

From: [Khanchna \(LKK Auto\)](#)
Sent: Wednesday, March 04, 2020 11:55 AM
To: captain.restorer@gtmailplus.com
Cc: [Admin A](#) ; [Jasper Chua \(LKK Auto\)](#)
Subject: RE: ACCIDENT INVOLVING SMH 8028Y AND SMR 5626M ON 20/01/2020

Dear Mr. Goh,

We refer to the above matter and your e-mail below.

Based on the circumstances of accident and both parties damage profile, we are of the opinion that this is a Side-swipe accident and both parties should exercise caution when travelling in their own lane. As such, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have any evidence/information (for e.g. accident video/scene photos) 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 **13/03/2020**, 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.

Thank you.

Best Regards,
Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: <mailto:Khanchna@lkkauto.com> Fax: 6741-4108

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

From: Goh Luan Fong <gohlf@acpl.com.sg>

Sent: Wednesday, 4 March 2020 12:58 PM

To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

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

Subject: Re: ACCIDENT INVOLVING SMH 8028Y AND SMR 5626M ON 20/01/2020

Jasper,
Gd Day

I think your Company Loss Adjustor , a lady who called on the day 28th Feb. evening from this phone no. 68412132 and she said will send email to me, but so far I have not received.
Please kindly advise her to send email to my work place address: captain.restorer@gtmailplus.com
Thank you.

Regards.

Capt. Goh L.F.

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From: Goh Luan Fong <gohlf@acpl.com.sg>

Sent: Sunday, March 1, 2020 10:37:37 AM

To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

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

Subject: Re: ACCIDENT INVOLVING SMH 8028Y AND SMR 5626M ON 20/01/2020

Mr. Jaser Chua
Good Afternoon.

Please be informed that I m now working on board the vessel, which she departed Singapore on Saturday, 29th Feb. 2020 to World Wide.
For your info, I will be back to S'pore only sometimes in month of May 2020.
During this period, you can correspond with me regarding any enquiries or claims of the car accident through my email on board address:
captain.restorer@gtmailplus.com
Thank you n apologize for any inconveniences.

Regards

Goh L. F.
Captain,
ASEAN Restorer.

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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Sent: Friday, February 28, 2020 1:31:51 PM

To: Goh Luan Fong <gohlf@acpl.com.sg>

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

Subject: ACCIDENT INVOLVING SMH 8028Y AND SMR 5626M ON 20/01/2020

Our Ref: CC4/AIG20001463/Kka3

SU HAI LOON (BY EMAIL ONLY)

Dear Sir/Madam,

ACCIDENT INVOLVING SMH 8028Y AND SMR 5626M ON 20/01/2020

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.

Based on the accident report and accident scenario, liability is down against us. 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,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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