


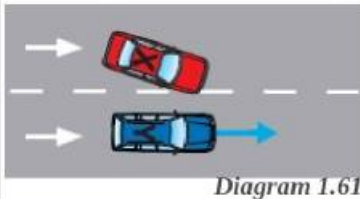
## Khanchna (LKK Auto)

**From:** Khanchna (LKK Auto)  
**Sent:** Wednesday, 29 July 2020 2:09 PM  
**To:** YauKar Song  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SGN 43U AND SMB 1590S ON 21/01/2020

Dear Sir/Madam,

We refer to the above matter.

We noted that you were making a lane change. Kindly take note that based on the motor accident guide, the driver that is making a lane change should ensure proper lookout and ensure that it is safe before making the lane change.

STRAIGHT ROAD ( With / Without lane markings)		
15.		<p>Vehicle X - Changing lane Vehicle Y – Moving in own Lane</p> <p><b>Reason:</b> Vehicles should keep in the proper lane and change lane only when it is safe.</p>
STRAIGHT ROADS (With/Without lane markings and including collision at bends)		
20.		<p><b>Reason(s):</b> Driver X should keep a proper lookout and change lane only when (i) there is no approaching vehicle; (ii) he has signalled his intention to change lane; and (iii) it is safe to do</p>



As such, liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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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**From:** YauKar Song <yaukar@yahoo.com>

**Sent:** Tuesday, 3 March 2020 12:03 PM

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

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

**Subject:** Re: ACCIDENT INVOLVING SGN 43U AND SMB 1590S ON 21/01/2020

Hi Jasper,

Please keep me posted on further development on the topic below.

As mentioned in the call yesterday, the bus is the one that hit on my car.

Regards,

Yau Kar

On 28 Feb 2020, at 2:34 PM, Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)> wrote:

**Our Ref: CC4/AIG20001667/Qka3**

**SONG YAU KAR ( BY EMAIL ONLY )**

Dear Sir/Madam,

**ACCIDENT INVOLVING SGN 43U AND SMB 1590S ON 21/01/2020**

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](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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