

## Khanchna (LKK Auto)

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**From:** lyn chan <chanlyn2003@yahoo.com.au>  
**Sent:** 23 October 2020 5:48 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** Re: ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS AVE TURNING LEFT INTO GUILLEMARD RD

Whatever

Sent from my iPhone

On 23 Oct 2020, at 7:39 PM, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Dear Ms. Lyn,

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

Please be informed that the obligation is on the driver that is making the lane change to ensure proper lookout, ensure that the lane is clear (i.e. no approaching vehicles) and also ensure that it is safe to make a lane change.

<image003.jpg>

Based on the accident scenario and documents at hand, we are of the view that lane change/lane filter should not have been done as it is not safe to do so since third party driver was still moving in his lane at that time.

<image006.jpg>

<image007.jpg>

As such, we are still of the view that the liability is not in our favour.

**Should you not be seeking the protection of your motor insurance policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply us by 29/10/2020, after which, we shall proceed with negotiation with Third Party claimant at best terms.**

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:** lyn chan <chanlyn2003@yahoo.com.au>  
**Sent:** 23 October 2020 11:53 AM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS AVE  
TURNING LEFT INTO GUILLEMARD RD

Hello **Khanchna** |,

I am not happy with this explanation. It is in the interest and safety of all users on the road to engage in the spirit of giving way. The fact is that the back wheel of my tyre area is damaged and not the front is because I had already filtered into the turning lane. The taxi driver had already seen my car slowly filtering into the turning lane but he refuse to give way, was driving recklessly, not caring about the safety of others and not wanting to give way so deliberately bang into the back of my car, that is why the damaged is not at the front but at the back of my car. This taxi driver is a bully on the road and he would rather bang into another car than give way. I think a person of his character should not be allowed to drive on the road to put the safety of other drivers at risk.

I would like to dispute this matter.

Thank you, Lyn

Sent from my iPhone

On 23 Oct 2020, at 12:19 PM, Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)> wrote:

Our Ref: CC4/AIG20001738/Dka3

**YONG MING CHONG**  
**[POLICY HOLDER]**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS AVE  
TURNING LEFT INTO GUILLEMARD RD**

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 were informed by your workshop (Toyota) that your counter claim against SHA3550J was unsuccessful.

Based on the documents at hand, we are of the view that liability is not in our favour.

<image003.jpg>

Please let us hear from you by (29/10/2020) if you wish to discuss this claim after which, we will proceed with negotiation with Third Party claimant at best terms.

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

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**From:** Khanchna (LKK Auto)

**Sent:** 13 March 2020 6:07 PM

**To:** [CHANLYN2003@YAHOO.COM.AU](mailto:CHANLYN2003@YAHOO.COM.AU)

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

**Subject:** ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS AVE TURNING LEFT INTO GUILLEMARD RD

Our Ref: CC4/AIG20001738/Dka3

**YONG MING CHONG**

**[POLICY HOLDER]**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS AVE  
TURNING LEFT INTO GUILLEMARD RD**

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 let us know the outcome/status of your counter claim and which workshop is assisting you to make a third party claim against the Insurer for **SHA3550J**.

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.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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