

## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** Wednesday, 19 February 2020 11:50 AM  
**To:** 'Cheryl Tan'  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SLW2265B & FBJ5956H ON 19/01/2020 ALONG/AT PANDAN LOOP & WEST COAST HIGHWAY

Dear Ms. Tan,

We refer to the above matter and our telephone conversation a moment ago.

As spoken, this accident falls under BOLA 27.

We confirm that you are agreeable to allow AIG to handle and settle the matter 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:** Cheryl Tan <rosvega@singnet.com.sg>  
**Sent:** Wednesday, 19 February 2020 11:19 AM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SLW2265B & FBJ5956H ON 19/01/2020 ALONG/AT PANDAN LOOP & WEST COAST HIGHWAY

Dear Khanchna,

I am the driver involved in the above accident.

Please refer to point 15 of the attached file.

Vehicles changing lanes should keep in proper lane, also exercise caution and ensure there is a good safety distance.

**This email states my stand on the BOLA (Barometer of Liability Agreement) should not be 100% on me, this is because I was in a stationary position at the very beginning.**

**As a motorcyclist, you should not be riding in between lanes to get ahead of the traffic. Even if you do, you should not swerve slightly left, then signal to get to the middle of the lane.**

I do not deny my fault since I drove on too when the BMW in front of me beat the red traffic light. It was a natural instinct. However, the BOLA should not be 100% on me, it could have been 70-30 or 60-40.

I have spoken to AIG and they have informed me that they will reopen the investigation once the claims are finalized.

Best Regards,

**Tan Cher Lin, Cheryl (Chen Qilin)**

HP: (65) 9791 1702

----- Original Message -----

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

To: "[ROSVEGA@SINGNET.COM.SG](mailto:ROSVEGA@SINGNET.COM.SG)" <[ROSVEGA@singnet.com.sg](mailto:ROSVEGA@singnet.com.sg)>

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

Sent: 18/2/2020 10:13:54 AM

Subject: ACCIDENT INVOLVING SLW2265B & FBJ5956H ON 19/01/2020 ALONG/AT PANDAN LOOP & WEST COAST HIGHWAY

Our Ref: CC4/AIG20002128/T1ka3

**KU JIT HON**

[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SLW2265B & FBJ5956H ON 19/01/2020 ALONG/AT PANDAN LOOP & WEST COAST HIGHWAY**

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. 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,

**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)

AIG ASIA PACIFIC INSURANCE PTE LTD  
Attn: Motor Claims Dept

**LETTER OF DEMAND**

Dear Sir/Madam,

**ACCIDENT INVOLVING VEHICLE NO FBJ 5956H & SLW 2265B ON 19/01/2020**

We understand that you are the insurer of SLW 2265B vehicle.

We are instructed by the owner of motor vehicle FBJ 5956H to write, negotiate and settle the Claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

- |                                |             |
|--------------------------------|-------------|
| 1. Cost of Repair              | \$ 3,500.00 |
| 2. Loss of Use (4 days x \$35) | \$ 140.00   |

**TOTAL \$ 3,640.00**

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

**PANG SCOOTER SERVICE**

# PANG SCOOTER SERVICE

Blk 1006 Bukit Merah Lane 2,  
#01-06, Singapore 159762

Tel: (65) 6271 4618 Fax: (65) 62732632

Business Regn. No. 10115500W

E-mail: [pang\\_s\\_s\\_m@singnet.com.sg](mailto:pang_s_s_m@singnet.com.sg)

## LETTER OF AUTHORISATION

Re: Motor Cycle No: FBJ 5956H

I, ABDUL HAKIM BIN RASHID (NRIC NO S90283081A) confirm that the costs of repairs have not been paid by me to PANG SCOOTER SERVICE. The arrangement was that the workshop was to complete repairs to my motor cycle without payment and I therefore authorise you to forward payment, when you receive the compensation monies from third party insurers, to PANG SCOOTER SERVICE.

**NOTE: WE WILL ONLY RELEASE THE MOTOR CYCLE ONCE INSURANCE COMPANY HAS FINALISE/RELEASE THEIR DISCHARGE VOUCHER TO US.**

**I have read and understood the contents of this letter and declare that I know and am fully aware of the nature and consequence of this letter.**

Dated this 21 day of JANUARY 2020

Signature : [Signature]  
Name : ABDUL HAKIM BIN RASHID  
NRIC No : S90283081A

Witnessed By : \_\_\_\_\_  
Name : \_\_\_\_\_  
NRIC No : \_\_\_\_\_



**RELEASE VOUCHER**  
**(AIG Asia Pacific - Express Third Party Claim)**

“We/I, **PANG SCOOTER SERVICE** (“the workshop”) hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$3,500.00**(Repair Cost), **S\$140.00** (Loss of Use/Rental), **----**(Disbursement) for vehicle no. **FBJ5956H** that was damaged pursuant to the accident which occurred on **19/01/2020** (date) along **JUNCTION OF PANDAN LOOP & WEST COAST HIGHWAY** (location) involving vehicle no/s **SLW2265B**.

This is pursuant to the inspection conducted on **07/02/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **ABDUL HAKIM BIN RASHID** (“the third party claimant”) of vehicle no. **FBJ5956H** make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by “the third party claimant”.

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that “the third party claimant” after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to **FBJ5956H** (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of “the third party claimant” pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

**WITHOUT PREJUDICE**

**to my right to make a claim  
for personal injury.**

Dated this 08 (day) of 06 (month) 2020 (year)

\_\_\_\_\_  
Signed by appointed surveyor

  
\_\_\_\_\_  
Signed by “the workshop” (with chop)



