

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 4 September 2020 9:00 AM
To: Rose Huang
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SKK9057P & SKZ6225L ALONG/AT END OF SIXTH AVENUE ROAD AND ON THE CULVERT ON 23/02/2020
Attachments: TP vehicle rear view.JPG; Photo 1.JPG; Photo 2 closeup.JPG

Dear Mrs. Ng,

We refer to your email dated 01/09/2020.

We believe the amount of \$4,800.00 would be the insurance reserve amount that AIG set aside for this claim.

As reported, it is a head-to-rear collision. Vehicles are designed to absorb impact energy rather than to resist energy within the impact force limits. Compared to the rear portion, the front portion of a vehicle is usually stronger and tougher as the front portion houses most of the mechanical & electrical components like engine.

The damage photos are attached in this e-mail as requested. Our surveyor is of the opinion that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported and will proceed to finalise the repair amount with third party repairer and reduce the repair amount as low as possible for amicable settlement.

We 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: Rose Huang <rosenghuang@gmail.com>
Sent: 1 September 2020 9:55 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKK9057P & SKZ6225L ALONG/AT END OF SIXTH AVENUE ROAD AND ON THE CULVERT ON 23/02/2020

Dear Ms Khanchna

Thank you for your returned call this afternoon and this email.

As I had expressed our concerns about the claim by the other party of a \$4800/- new bumper. I had requested you to send us the picture of the Audi damaged rear bumper.
As for our car SKK9057P, it's front bumper had no serious damage due to the slight knock.
Audi has a much sturdy bumper than Nissan's. We are wondering how serious the damaged was, that rendered a new bumper replacement.

We are seeking a fair treatment to both parties involved.

I hereby sent the picture of the front view of our car,SKK9057P.

Regards

Mrs Ng

(Replied on behalf of NG Hong Khu)

On 1 Sep 2020, at 4:26 PM, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Our Ref: CC3/AIG20003300/Aka3

NG HONG KHU
[POLICY HOLDER]

Attn: Ms. Ng

Dear Madam,

ACCIDENT INVOLVING SKK9057P & SKZ6225L ALONG/AT END OF SIXTH AVENUE ROAD AND ON THE CULVERT ON 23/02/2020

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 for head to rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

As spoken, our surveyor had physically conducted survey on third party vehicle and noted that there are damages at the third party's rear bumper.

However, we also need photographs of your vehicle to enable us to verify and check on the damage consistency to the third party vehicle.

Please send us photos of your vehicle (SKK9057P) with number plate.

We will revert accordingly.

Thank you.

c.c. AIG Asia Pacific Insurance Pte Ltd

(Motor Claims Dept)

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

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