

Khanchna (LKK Auto)

From: Pang Chuong Ting <xinplus.ting@gmail.com>
Sent: 24 June 2020 5:05 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: Re: ACCIDENT INVOLVING SDQ3118M & SMS4285P ON 18/03/2020 ALONG/AT GLENEAGLES HOSPITAL CARPARK

Dear sir,
As long as you can be sure this is not a scam , please proceed as you propose to negotiate as you deem fit .
Just to reiterate that I didn't see any sign of collision damage on my car . I am still not convinced that I had an accident.
Regards
Philip

Sent from my iPhone

On Jun 24, 2020, at 16:39, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Dear Mr. Philip Ting,

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

Kindly be informed that the traffic police investigation result copy (as attached) for the abovementioned accident on 18/03/2020 shows that the result is not in our favour.

We also attach herewith a copy of third party's accident video. The accident video shows your vehicle reversing and colliding into the third party's parked vehicle at the date and time of the accident.

In view of the accident video and traffic police investigation result, we are of the view that this is not a scam claim.

We will therefore proceed to negotiate for an amicable settlement with the Third Party to settle the matter at best terms.

Thank you.

[The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part to any third party.](#)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

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: Pang Chuong Ting <xinplus.ting@gmail.com>

Sent: Monday, June 22, 2020 2:24 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SDQ3118M & SMS4285P ON 18/03/2020
ALONG/AT GLENEAGLES HOSPITAL CARPARK

Dear sir,

The Police investigation report merely stating a stern warning on My alleged careLess driving which maybe due to scratches on the side of my car and no indication of a collision had occurred

You can see from the photos I sent of my car back end that there were no visible signs of a collision .

I can understand the you would like to settle the case, but please bear in mind to me this can also be a possible scam to make an insurance claim.

Philip

Sent from my iPad

On Jun 22, 2020, at 9:00 AM, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Dear Mr. Philip Ting,

We refer to the above matter.

Kindly be informed that the third party has an accident video and a copy was provided to the traffic police.

The said accident video shows your vehicle reversing and colliding into the parked third party vehicle.

As such, in view of the accident video and the traffic police investigation result that is not in your favour, we are of the view that liability is down against us.

We will therefore proceed to negotiate for an amicable settlement with the Third Party to settle the matter at best terms.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

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: Pang Chuong Ting <xinplus.ting@gmail.com>

Sent: Sunday, June 21, 2020 1:44 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SDQ3118M & SMS4285P ON 18/03/2020 ALONG/AT GLENEAGLES HOSPITAL CARPARK

Dear Sir,

As requested, please refer to the attached photos.

Regards,

Philip Ting

On Fri, Jun 19, 2020 at 9:52 AM Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Dear Mr. Philip Ting,

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

We have received a copy of the police investigation result and the result is not in your favour.

Please provide us photos of your vehicle (front/back with number plate) to enable us to review.

Kindly also let us know whether you have spoken to the traffic police investigation officer for clarification.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

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: Pang Chuong Ting <xinplus.ting@gmail.com>
Sent: Friday, June 19, 2020 9:08 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SDQ3118M & SMS4285P ON
18/03/2020 ALONG/AT GLENEAGLES HOSPITAL CARPARK

Dear sir,

I am not sure how you came to the conclusion as you had but I want you to understand my surprises on the result of this case .

Firstly , I am not even sure I did have an accident , there was no visual damages on the back or front on my car . When I got your letter and the police letter that I was involve in an accident , I was rather shock on the event . I went to do a through inspection on my car , apart from the damage I Incurred on the left side of the car which I did accidentally scratched against the wall on the narrow ramp going into the Gleneagle car park , I did not see any other signs of damages on back or front of my car . I could send you photos if it helps.

Now, you can see why I had a difficult time agreeing to a claim against me .how can I agree to an incident which I did not even know I had hit

Committed. My wife who was in the car with me at the time also said that she did not felt any “ bump” that indicted that I had hit any thing .

As you said you acted on behalf AIG to negotiate with the other party , I felt I need to let you know my view regarding the decision on this case .

Regards
Philip Ting

Sent from my iPad

On 16 Jun 2020, at 3:02 PM, Khanchna (LKK Auto)
<khanchna@lkkauto.com> wrote:

Our ref: CC3/AIG20004273/EKA3

TING PANG CHUONG PHILIP

[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SDQ3118M & SMS4285P ON
18/03/2020 ALONG/AT GLENEAGLES HOSPITAL
CARPARK**

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 have received a claim against your motor insurance policy.

Based on the accident report and traffic police investigation result, 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.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

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)

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Philip Ting

<Accident video.mp4>

<Police Investigation Result.JPG>