

## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** 18 May 2020 5:59 PM  
**To:** Enjo Ho  
**Cc:** Bowie Teng; Admin A  
**Subject:** RE: ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

Hi Enjo,

We are the loss adjuster appointed by your insurance company (AIG) to notify you on the third party claim against your insurance policy and to handle the third party claim.

We are of the opinion that liability is down against us because your hirer whom was driving behind the third party should have waited for third party to complete the turn.

We cannot do any counter claim on your behalf.

If you are still making a third party claim, please let us know the workshop's name that is helping you to make counter claim.

Hope this clarifies.

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](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:** Enjo Ho <enjo.ho@bkw.sg>  
**Sent:** Monday, May 18, 2020 5:44 PM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Cc:** Bowie Teng <bowie.teng@bkw.sg>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

Hi Khanchna,

Noted.

Kindly proceed counter claim as our hirer is driving within the main lane but out of nowhere SGC6K made a sudden left turn.

Please proceed counter claim.

Thank you and Have a nice day ;) Cheers

Warmest regards,  
ENJO HO (Mdm)  
3A Automobile Pte Ltd  
120 Lower Delta Road  
#02-15 Cendex Centre  
Singapore 169208



Office: **6738 7777**

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Monday, 18 May 2020 3:00 pm  
**To:** Enjo Ho <[enjo.ho@bkw.sg](mailto:enjo.ho@bkw.sg)>  
**Cc:** Bowie Teng <[bowie.teng@bkw.sg](mailto:bowie.teng@bkw.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

Hi Enjo,

Please be informed that we don't have longer video and no photos.

Please send us the accident video/CCTV or scene photos (if any).

Kindly also advice if you are still proceeding with the counter claim.

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](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:** Enjo Ho <[enjo.ho@bkw.sg](mailto:enjo.ho@bkw.sg)>  
**Sent:** Monday, May 18, 2020 2:54 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Bowie Teng <[bowie.teng@bkw.sg](mailto:bowie.teng@bkw.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

Hi Khanchna,

Thank you for the document.

Do you have longer version of video footage or photos?

Thank you and Have a nice day ahead;) Cheers

Warmest regards,  
**ENJO HO (Mdm)**  
BKW Rent A Car Pte Ltd  
120 Lower Delta Road  
#02-15 Cendex Centre  
Singapore 169208



Office: **6738 7777**



Fax: **6738 6666**



Email : [enjoho@bkw.sg](mailto:enjoho@bkw.sg)



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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Monday, 18 May 2020 1:43 pm  
**To:** Enjo Ho <[enjo.ho@bkw.sg](mailto:enjo.ho@bkw.sg)>  
**Cc:** Bowie Teng <[bowie.teng@bkw.sg](mailto:bowie.teng@bkw.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

Hi Enjo,

Please refer to the accident scene photo as attached, the Third party driver (A) was in the single lane and the hirer vehicle (B) was behind third party vehicle.

*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](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:** Enjo Ho <[enjo.ho@bkw.sg](mailto:enjo.ho@bkw.sg)>  
**Sent:** Monday, May 18, 2020 12:56 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Bowie Teng <[bowie.teng@bkw.sg](mailto:bowie.teng@bkw.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

Hi Khanchna,

Base on the video. Third party was turn in from alter lane.

What do you want us to do next?

Please advise.

Thank you and Have a nice day ahead;) Cheers

Warmest regards,  
**ENJO HO (Mdm)**  
BKW Rent A Car Pte Ltd  
120 Lower Delta Road  
#02-15 Cendex Centre  
Singapore 169208



Office: **6738 7777**



Fax: **6738 6666**



Email : [enjojo@bkw.sg](mailto:enjojo@bkw.sg)



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

**Sent:** Monday, 18 May 2020 10:47 am

**To:** Enjo Ho <[enjo.ho@bkw.sg](mailto:enjo.ho@bkw.sg)>

**Cc:** Bowie Teng <[bowie.teng@bkw.sg](mailto:bowie.teng@bkw.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

Dear Enjo,

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

Based on documents at hand, the accident occurred at a single lane. According to your hirer, the third party had overtaken his vehicle and turned into the condo.

However, based on the CCTV (as attached), we noted that your hirer was behind the third party and had overtaken the third party vehicle from the left instead.

As such, we are of the opinion that liability is down against us as based on the sequence of car appearing in the video, hirer should have waited for third party to turn since third party was in front of his vehicle at that time.

If you have any evidence/information (i.e. video/CCTV) to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **21/05/2020**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

**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 your client or any third party.**

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

*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](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Enjo Ho <[enjo.ho@bkw.sg](mailto:enjo.ho@bkw.sg)>

**Sent:** Monday, May 18, 2020 10:17 AM

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

**Cc:** Bowie Teng <[bowie.teng@bkw.sg](mailto:bowie.teng@bkw.sg)>

**Subject:** RE: \*\*SPAM\*\* ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

Hi,

We file the report according to hirer's statement. May I know what is the conflicted statement so we can justify?

Thank you and Have a nice day ahead;) Cheers

Warmest regards,

**ENJO HO (Mdm)**

**BKW Rent A Car Pte Ltd**

120 Lower Delta Road

#02-15 Cendex Centre

Singapore 169208



Office: **6738 7777**



Fax: **6738 6666**



Email : [enjoho@bkw.sg](mailto:enjoho@bkw.sg)



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

**Sent:** Tuesday, May 12, 2020 11:35 AM

**To:** Bowie Teng <[bowie.teng@bkw.sg](mailto:bowie.teng@bkw.sg)>; Leonard Wee <[leonard.wee@bkw.sg](mailto:leonard.wee@bkw.sg)>

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

**Subject:** \*\*SPAM\*\* ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020 SERANGOON AVE 3 ON 23/04/2020

OUR REF: CC4/AIG20005447/Kka3

**BKW RENT A CAR PTE LTD**  
[POLICY HOLDER]

Dear Sir/ Mdm,

**ACCIDENT INVOLVING SGH4401A AND SGC6K ALONG/AT AMARANDA GARDENS CONDO SERANGOON AVE 3 ON 23/04/2020**

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.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have any evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **21/05/2020**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

**Kindly also let us know the counter claim status/outcome and also the name of the workshop that is helping you to make the counter claim against Third party.**

Please e-mail 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](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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