

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 2 December 2020 4:11 PM
To: Dilys Ong
Cc: LEEJONSG@GMAIL.COM; Admin A
Subject: RE: ACCIDENT INVOLVING SMB 226B & SDZ 988R ON 29/06/2020

Dear Sir/Madam,

We have taken note of your e-mail below.

We will review and get back to you on this.

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: Dilys Ong <dilysong@gmail.com>

Sent: 2 December 2020 4:06 PM

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

Cc: LEEJONSG@GMAIL.COM; Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SMB 226B & SDZ 988R ON 29/06/2020

To: Khanchna

From: Mdm Tan Siew Choon

Message:

I strongly object to the Third Party claim by the bus company for the following reasons:

- (1) The bus cut into the lane my car (SDZ988R) was travelling in
- (2) The video cameras on the bus will show that the bus had to cut sharply into my lane in order to reach the bus stop which is to the left of my car
- (3) The bus **HIT** my car by cutting into the lane my car was in
- (4) I did not claim against the bus insurer as I was advised that such side swipe cases were hard to claim against and it was better to just do my own car repair.

Based on the above, I **DO NOT authorise** you to settle the Third Party Claim by the bus company as it is unjustifiable and unfair to me to lose my NCD.

Please ask AIG Motor Claims section to contact my authorised representative Mrs Lee at 97311938 on this matter.

Thank you.

On Tue, Dec 1, 2020 at 4:33 PM Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Our Ref: CC3/AIG20007301/Qgs3

TAN SIEW CHOON

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMB 226B & SDZ 988R ON 29/06/2020 ALONG/AT LUTHERAN ROAD & FARRER ROAD

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 (for e.g. accident video & etc) 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 **10/12/2020**, 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.

Please call/e-mail us if you have further queries.

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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