

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 28 October 2020 3:01 PM
To: Ler, Bernard-JQ
Cc: Admin A
Subject: AIG REF:TP / 2301727086SG - ACCIDENT INVOLVING SLH6897E (OI) & SMJ2529Y ON 12/07/2020
Attachments: Mutual Settlement Form.pdf

LKK REF: CC4/AIG20007376/Kka3

Dear Bernard,

We refer to the above matter.

Kindly be informed that the third party has settled the matter with our Insured via private settlement.

We have uploaded a copy of the mutual settlement form via Merimen for your record purposes and will close the file accordingly.

In the interim, please assist to re-instate our Insured's NCD accordingly.

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)

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 28 October 2020 2:58 PM
To: Alvin Yeo
Cc: Accounts (LKKAuto)
Subject: RE: ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

Dear Mr. Alvin,

Yes, we have received the cheques and we are doing the needful.

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: Alvin Yeo <askyeo@gmail.com>
Sent: 28 October 2020 2:54 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Accounts (LKKAuto) <account@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

Dear Khanchna,

Received with thanks. Hope you have received the cheques too.

Regards

Alvin

On Wed, 28 Oct 2020 at 14:51, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Dear Mr. Alvin,

We refer to the above matter.

We attach herewith a copy of the Mutual settlement form signed by the Third party for your record.

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: Khanchna (LKK Auto)

Sent: 27 October 2020 11:25 AM

To: Alvin Yeo <askyeo@gmail.com>

Cc: Accounts (LKKAuto) <account@lkkauto.com>

Subject: FW: ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

Dear Mr. Alvin,

We have taken note of your e-mail below.

Thank you.

Aside to LKK Accounts,

Please take note.

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: Alvin Yeo <askyeo@gmail.com>

Sent: 27 October 2020 11:18 AM

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

Cc: Admin A <admin-a@lkkauto.com>; richardhue47@aia.com.sg

Subject: Re: ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

Dear Khanchna,

Thank you for your email and the proposal. I have decided to accept the offer and will post out the 2 cheques this afternoon.

Attached herewith the scan images of the cheques and the signed form.

Thank you.

Alvin Yeo

On Wed, 21 Oct 2020 at 18:01, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Dear Mr. Alvin,

We refer to the above matter.

We were informed by your agent (Mr. Richard) that you are keen to do private settlement.

Below is the total breakdown of Third-Party's claim and our survey fee if you would like to settle the matter privately to protect the NCD:

1.	Cost of Repair (w/GST)	\$ 395.90
2.	Loss of Use (2 day x \$60)	\$ 120.00
	Total	<u>\$ 515.90</u>
3.	LKK Professional Fee (w/GST)	\$ 342.40

Please issue the following 2 cheques:

1. **\$ 515.90** payable to **KUM CHEW MOTOR WORKSHOP**
2. **\$ 342.40** payable to **LKK AUTO CONSULTANTS PTE LTD**

You may send your payment by post to:

LKK AUTO CONSULTANTS PTE LTD
51 Ubi Avenue 1
#01-25 Paya Ubi Industrial Park
Singapore 408933

With the following attachments:

1. your cheque payment;
2. the signed Mutual settlement Form (scan copy will do) to protect your No Claim Discount (NCD).

Kindly call the undersigned should your need further assistance.

Please let us have your decision within the next 10 days.

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: Khanchna (LKK Auto)
Sent: 13 October 2020 6:08 PM
To: Alvin Yeo <askyeo@gmail.com>
Cc: Admin A <admin-a@lkkauto.com>; richardhue47@aia.com.sg
Subject: RE: ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

Dear Mr. Alvin,

We refer to your email dated 28/07/2020.

As reported, your vehicle collided into the rear bumper of third party's parked/stationary vehicle.

Our surveyor had physically conducted survey to third party vehicle and is of the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. Please refer to the third party vehicle photos during our inspection for your easy reference. The red circle in the rear view photo and closeup shows the point of impact/ damage and Photo 1 and Photo 2 shows that there is misalignment to the rear bumper.

The adjusted repair cost to third party vehicle is at \$370.00(before GST). The repair cost are labour charges (i.e. spray and paint on accident portion and pull and knock on accident portion).

We are currently pending for third party's claim documents (i.e. repair invoice, letter of demand and etc) from the third party repairer.

If you feel strongly against our settlement with the third party, kindly let us have them in writing within the next 10 days with any supporting evidence and we will seek further instruction from AIG.

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: Khanchna (LKK Auto)
Sent: 7 October 2020 1:52 PM
To: 'Alvin Yeo' <askyeo@gmail.com>
Cc: Admin A <admin-a@lkkauto.com>; 'richardhue47@aia.com.sg' <richardhue47@aia.com.sg>
Subject: RE: ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

Our Ref: CC4/AIG20007376/Kka3

YEO XIAO WEI

[POLICY HOLDER]

Dear Mr. Alvin,

ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

We refer to the above matter.

We were informed by AIG (customer service) that you have contacted them for an update.

We will get back to you as soon as possible with regards to your query on the damage aspect.

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: Alvin Yeo <askyeo@gmail.com>

Sent: 28 July 2020 5:04 PM

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

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

Subject: Re: ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

Hi Khanchna,

As requested, I managed to get the photo of the car taken on 24 Jul 2020. For your perusal please. I would like to share that Tras Street is all parallel parking lots. On that day, there is an empty lot in between 2 cars. SMJ 2529 J is in front. The car for parking into a lot is moving at a very slow speed. After the car has gotten into the lot, step 2 is to move forward and step 3 is to adjust the steering wheel and move backward to park within the lot. At step 2, when the car is moving forward, the car is only able to move at about 5-8km/h, very slow and very narrow space. The front of the car bumper just "kiss" the front car rear bumper. When we went down to check, there wasn't any dent. Because if the car was moving forward too fast and bent on the front car too hard, there would be a deep dent. The lad owner agrees there isn't any dent. But she then started talking about the paint work. I have explained to her that there is no paint stuck on any part of my car plate. And not caused by me. As we were late for the dinner appointment, so I gave the male driver my mobile number and thinking after the lady checked with the father and called me back, I am willing to "paynow" them \$30 to \$50 to settle the matter. As I don't have their mobile number, I just had to wait for their call, But they waited till 13 Jul evening then called me. I was working at that hour and texted my agent (Mr Richard Hue) to assist me to contact their insurance agent from INCOME. First, they say they wanted to settle by signing a no-claim settlement form, later they told Richard they have changed their mind and wanted to file a claim for the report.

I didn't have any video or the accident scene photographs because I found there is no damage to both cars. I am checking with my family members who were with me that evening as we were attending a dinner. If I have any, I will let you know and will be happy to send to you.

Thank you

On Tue, 28 Jul 2020 at 15:42, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Our Ref: CC4/AIG20007376/Kka3

YEO XIAO WEI

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

We refer to the above matter.

Please send us photographs of your vehicle (front and back with number plate), accident video and accident scene photographs(if any).

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: Khanchna (LKK Auto)

Sent: Tuesday, 28 July 2020 10:34 AM

To: ASKYEO@GMAIL.COM

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

Subject: ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

Our Ref: CC4/AIG20007376/Kka3

YEO XIAO WEI

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SLH6897E & SMJ2529Y ALONG/AT PARALLEL PARKING ALONG TRAS STREET ON 12/07/2020

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.

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 | Fax: 6741-4108

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

MUTUAL SETTLEMENT FORM FOR MOTOR ACCIDENT



1. WE, THE UNDERSIGNED HEREBY AGREE TO MUTUALLY SETTLE AMONG OURSELVES A MOTOR ACCIDENT AS FOLLOWS:

Date / Time:	12/07/2020 17:15
Along:	TRAS STREET
Involving Vehicle Number(s):	SLH6897E & SMJ2529Y

2. BOTH PARTIES HAVE AGREED TO SETTLE THIS MATTER AMICABLY AS FOLLOWS:

*Delete (A) and (B) as applicable.

~~(A) Neither party shall be liable to compensate the party for any loss or damages (direct or indirect) incurred or to be incurred as a result of the accident.~~

(B) Without admission of liability, YEO XIAO WEI (Name) (Party paying compensation) has paid a sum of S\$ 515.90 (Amount) which KOH LING WEI (Owner of vehicle receiving compensation) herewith acknowledge receipt in full and final settlement of damages and costs incurred as a result of this accident.

Signature:	Signature:
Name: YEO XIAO WEI	Name: KOH LING WEI
I/C No: <u>S9138247D</u>	I/C No: <u>S8837107J</u>
Address: <u>B517 Pasir Ris St 52 #08-49</u>	Address: <u>B1k 255 Ang Mo Kio Ave 4 #11-107 S560255</u>
Vehicle No.: SLH6897E	Vehicle No.: SMJ2529Y
Contact No.: <u>96333668</u>	Contact No.: <u>9752 7654</u>
Date: <u>27 OCT 2020</u>	Date: <u>28 Oct 2020</u>



Date

2	7	1	0	2	0
D	D	M	M	Y	Y

Pay KUM CHEW MOTOR WORKSHOP

or Bearer

S\$ 515.90

Singapore Dollars Five Hundred Fifteen And CentsNinety Only

YEO SIEK KHOON

Cheque No.

Bank/Branch Code

Account No.

Please sign above this line

⑈0⑈737689⑈7171⑈169⑈764003004⑈



Date

2	7	1	0	2	0
D	D	M	M	Y	Y

Pay LKK AUTO CONSULTANTS PTE LTD

or Bearer

S\$ 342.40

Singapore Dollars Three Hundred Forty Two AndCents Forty Only

YEO SIEK KHOON

Cheque No.

Bank/Branch Code


Account No.

Please sign above this line

⑈8⑈737690⑈7171⑈169⑈764003004⑈

LKK REF: CC4/AIG20007376/Kka3
YOUR REF: SMJ 2529Y

ACCIDENT INVOLVING SLH6897E & SMJ2529Y ON 12/07/2020

 Date

2	7	1	0	2	0
D	D	M	M	Y	Y

Pay Kum CHEW MOTOR WORKSHOP or Bearer

S\$ 515.90

Singapore Dollars Five Hundred Fifteen And Cents

Ninety Only

YEO SIEK KHOON

Cheque No. Bank/Branch Code Account No. Please sign above this line.

001 Park Rd
0272 811 Singapore 05001000

⑈0⑈737689⑈7171⑈169⑈764003004⑈

PLEASE ACKNOWLEDGE RECEIPT


Signature & Company Stamp
Received By: _____
Date: _____

LKK REF: CC4/AIG20007376/Kka3
YOUR REF: SMJ 2529Y

ACCIDENT INVOLVING SLH6897E & SMJ2529Y ON 12/07/2020



Date: 27 10 20
D D M M Y Y

2529YK 004
A020 00 1491106 002007376

Pay Kum CHEW MOTOR WORKSHOP

or Bearer

Singapore Five Hundred Fifteen And Cents
Dollars

S\$ 515.90

Ninety Only

YEO SIEK KHOON

Cheque No.

Bank Branch Code

Amount Paid

Please sign across this line

⑈0⑈737689⑈7171⑈169⑈764003004⑈

PLEASE ACKNOWLEDGE RECEIPT



Signature & Company Stamp

Received By:

Date: 29/10/2020