

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Wednesday, November 18, 2020 8:46 AM
To: Lim Keng Tiong
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SHD 419K & SMM 4454A ON 08/08/2020

Dear Lim,

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

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: Lim Keng Tiong <lkt5625@gmail.com>
Sent: 7 November 2020 8:33 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SHD 419K & SMM 4454A ON 08/08/2020

Dear Mr Khanchna

What is the amount the other party claiming? The other party who is a taxi driver had one passenger who is independent witness had also alighted from the taxi and saw that there were no visible damages (i.e. no dent or scratch). The photos of the taxi SHD419K were taken at scene and attached when accident report was lodged at KIA authorised workshop. Photos of my front vehicle were also taken which revealed no a single dent or scratch on my front bumper which showed that the impact was minimal.

The taxi driver also informed at scene that he was not injured and no need any medical attention. During the subsequent calls within next few days to liaise with him, he also confirmed that no need for medical treatment as he was not injured and no need for any medical treatment. He also assured me that he will not anyhow claim medical since he was not injured. Attempts made to compensate him for the inconvenience caused and time lost (including lost of income) but to no avail and he insisted to lodge an accident report.

I agree for not stopping in time and my vehicle's front portion collided onto the other party's rear bumper with minimal impact but the issue is we do not condone anyhow or over claiming the damages.

The other party vehicle's rear bumper was old with old scratches at the side not caused by my vehicle when collided, which he claimed that were caused by my vehicle. There was no sideswipe during the accident and the old scratches on the side of bumper cannot be caused by my vehicle.

Please check what damages caused to the bumper as claimed by the other party with any photos taken during the inspection of damages to show proof of damages and also extract the past records of services/repairs to the other party's vehicle, which is a taxi. The taxi company will have the records of dates when the said taxi was sent for services/repair due to what causes.

We do not condone any false claim or any over claiming which is an offence under the law whereby the government has realised and there are strict guidelines/procedures and regulations/rules to adhere for prevention of such false claim or over claiming of damages due to traffic accident.

The other question is who was the person conducted the inspection of the other party vehicle for the damages? Was he an independent party for assessment of damages and able to assess properly and objectively and fairly of any fresh damages and not simply including old scratches at the side of the bumper not caused by my vehicle.

I am willing to assist in investigations by coming down to show all the clear photos, including in-car camera footages taken at scene and please also interview the independent witness (taxi passenger) for better appreciation of the issues in relation to the accident.

Once again, we do not condone any false claim or over claiming which has been a fraud practice for many cases over the number of years. Any claim must be reasonable and fair. Is it fair that after several years of using the bumper with services/repairs, including old scratches, then over claiming it by changing a new bumper?

For any further clarification, please call me at HP: 91088882.

Regards

Lim Keng Tiong

Sent from my iPhone

On 6 Nov 2020, at 3:42 PM, Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Our Ref: CC3/AIG20008480/Kka3

LIM KENG TIONG
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SHD 419K & SMM 4454A ON 08/08/2020

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.

We have received a claim against your motor insurance 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.

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

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