

## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** 17 November 2020 1:04 PM  
**To:** Geraldine Tan  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SJM310T & GBD3195G ON 29/9/2020 ALONG/AT CAVENAGH ROAD  
**Attachments:** TP driving license search.JPG

Dear Ms. Geraldine,

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

Based on the accident photos provided and the nature of the accident, our surveyor noted that the third party vehicle did sustain damage to the rear side.



We have taken note of your e-mail and our surveyor will ensure the damage consistency to Third party vehicle.

As for your query on the third party driver's driving license, we have conducted a driving license search (as attached) and we noted that he holds a valid driving license.

We will proceed to do the needful.

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)

**From:** Geraldine Tan <tang3rry@yahoo.com.sg>

**Sent:** Monday, November 9, 2020 8:07 AM

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

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

**Subject:** Re: ACCIDENT INVOLVING SJM310T & GBD3195G ON 29/9/2020 ALONG/AT CAVENAGH ROAD

Dear Khanchna

Thank you for your email.

I am sending you some photos I've taken at the accident scene so that you have an idea of the extent of damage of the truck. I understand that liability is not in my favour, but I just want you to have some proof that the damage to the truck was not serious at all, and I hope they are not making an excessive claim.

You can see from the pictures that the truck was relatively undamaged, no dents etc. My car is much lower than the truck and bumped into the area where the number plate is. I only noticed the number plate was dislodged but I forgot to take a picture. My car suffered more serious damages as some sharp protruding metal part from the truck pierced my car front grills.

Unfortunately, I failed to drive my car away from the truck a bit to take a picture of its actual damage and number plate. I do not get into accidents often and did not know I should have done that. I only took a picture of the driver and then called his boss. His boss provided me with the driving licence and truck plate later after the accident.

I also want to highlight the driver was alone, and a provisional plate driver. Are they allowed to drive on their own in their first year?

Anyway, do let me know if you need any more information from me, thank you.

Best regards

Geraldine Tan

On Friday, 6 November 2020, 08:22:49 pm GMT+8, Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)> wrote:

Our Ref: CC6/AIG200010480/Uka3

**GERALDINE TAN BOON CHENG**

**[POLICY HOLDER]**

Dear Sir/Madam,

**ACCIDENT INVOLVING SJM310T & GBD3195G ON 29/9/2020 ALONG/AT CAVENAGH 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.

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/e-mail us if you have further queries.

**c.c.     *AIG Asia Pacific Insurance Pte Ltd***  
***(Motor Claims Dept)***

*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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