

**Yan (LKK Auto)**

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**From:** Yan (LKK Auto)  
**Sent:** Friday, February 28, 2025 4:04 PM  
**To:** lbhben@yahoo.com.sg  
**Subject:** CLAIM NOTIFICATION - ACCIDENT INVOLVING SMQ 4969K(AIG) AND SME 4578T AT/ALONG CTE BRADDELL ROAD EXIT ON 20/10/2024

Our Ref: CD/AIG24100333/Aua3  
AIG Ref: 4633967000SG

28 FEBRUARY 2025

**CAI MENG**  
**DRIVER : LIM BENG HUAT**

**ACCIDENT INVOLVING SMQ 4969K(AIG) AND SME 4578T AT/ALONG CTE BRADDELL ROAD EXIT ON 20/10/2024**

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 from **SME 4578T** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

Thank you.

Best Regards,

**Yan**

**LKK Auto Consultants Pte Ltd**

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