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**ACCIDENT INVOLVING SLD 4511C(AIG) AND SMH 7909L AT/ALONG NUS CAR PARK ON 30/10/2024**

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**From** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Date** Mon 11/18/2024 2:40 PM  
**To** nicklesemily@gmail.com <nicklesemily@gmail.com>  
**Cc** Admin A <admin-a@lkkauto.com>

Our Ref: CD/AIG24110298/Ema3  
AIG Ref: 0850521365SG

Dear NICKLES MARC PAUL/ EMILY PAULINE NICKLES,

**ACCIDENT INVOLVING SLD 4511C(AIG) AND SMH 7909L AT/ALONG NUS CAR PARK ON 30/10/2024**

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 **SMH 7909L** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com|

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)