

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 5 December 2018 10:51 AM
To: 'soh.ronald@gmail.com'
Subject: ACCIDENT INVOLVING SLK 6412E(AIG) & SHA 4513K ALONG/AT TAMPINES AVE 10 ON 09/04/2018
Attachments: SHA 4513K vs SLK 6412E - TP VIDEO.avi; SHA 4513K vs SLK 6412E - OI VIDEO_REAR.mp4

05 Dec 2018

Mr Ronald Soh Li Loong

Dear Sir/ Mdm

OUR REF : CC3/AIG18006589/K1pa3
YOUR REF : SLK 6412E
ACCIDENT INVOLVING SLK 6412E(AIG) & SHA 4513K ALONG/AT TAMPINES AVE 10 ON 09/04/2018

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 Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SHA 4513K against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we are unable to absolve liability completely. Kindly refer to the attached video from SHA 4513K for your easy reference. It is likely that your vehicle had encroached into third party's lane while both parties were turning right. Furthermore, from your rear video footage, we observed that your vehicle has encroached into third party's lane at 08:22:23. Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.



If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **15/12/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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