

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 1 August 2018 11:12 AM
To: 'cindykoh@thewritestuff.com.sg'; 'saychk@gmail.com'
Subject: ACCIDENT INVOLVING SLF 3422Y AND EM 56L ON 30/06/2018 AT CARPARK 279 @ BISHAN ST 24
Attachments: Scene Photos from EM56L.pdf

01 Aug 2018

YOUR REF : **SLF 3422Y**
OUR REF : CC4/AIG18012525/pa3

Dear Ms Koh Yean Leng Cindy/ Mr Koh Say Chong,

ACCIDENT INVOLVING SLF 3422Y AND EM 56L ON 30/06/2018 AT CARPARK 279 @ BISHAN ST 24

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 EM 56L against your insurance policy.

Based on both parties report & circumstances of the accident, we are of the view that both parties should exercise caution (1 vehicle is moving out from stationary & the other was reversing) on the matter. There is certainly a portion of liability on us. Therefore, our opinion is that the case most likely would be settled at equal liability.

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 11/08/2018, 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 any queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)