Vic (LKKAuto)

From: Winson . <winson@thesheos.com>
Sent: Sunday, 8 September, 2019 5:03 PM

To: Vic (LKKAuto)

Subject: REF: CC3/AIG19002646/Jha3

Hi Vic.

I could not reach you at your desk with regards to the above accident claim against my motor insurance policy under AIG.

I have a couple of clarification pertaining to your letter dated 30 Aug.

I was under the impression during my recent motor insurance renewal before its expiry in Aug 19 that the accident claims by the owner of SHB 1002H was already been made with the claims settled and closed; so i was a bit surprised to receive this letter about the claims. In fact, i received a letter from APAC Law Corporation (in Apr) representing the owner of SHB 1002H on claims arising from the accident. Is what LKK Auto is processing different from what i received in Apr? My NCD has already been affected as a result of this accident. If the claim has yet to be concluded, why is my NCD reduced in my recent motor insurance renewal?

For this case that LKK Auto is processing, can i check if your office have a copy of all the incident report facts, etc.?

What does the statement in your letter "Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter." mean? Pls explain/translate in layman sentence.

For your clarifications, pls. Tks.

Regards Winson 96998304