



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/AIG19009195/KA3

30 JUNE 2019

**KANG KOK HIN
38 KERIS DRIVE
SINGAPORE 457000**

Dear Sir/Madam,

**ACCIDENT INVOLVING SMJ851D & SKB5112L ALONG/AT TEMBELING ROAD ON
23/05/2019**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from SKB5112L against your motor insurance policy.

We have reviewed the matter and based on the accident report and accident videos, your vehicle was turning left at the junction and the Third party was moving straight ahead. As such, based on the information on hand, we are of the opinion that liability is not in our favor as the said Third party has the right of way and any vehicle making a turn at a junction should ensure greater caution and ensure that it is safe to complete the turn.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **12/06/2019**, 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. Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please call us if you have further queries.

Yours faithfully,

KHANCHNA
Case Handler
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c.c. *AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)*