

## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** Friday, 15 November 2019 5:08 PM  
**To:** 'YBKPAUL@GMAIL.COM'  
**Cc:** Admin A  
**Subject:** ACCIDENT BETWEEN SKZ2745D & SHD5876R ON 15/09/2019 ALONG/AT CHANGI VILLAGE ROAD

OUR REF: CC3/AIG19016886/Kka3

**YAP BOON KIAT**  
[POLICY HOLDER]

Dear Sir/Madam,

### **ACCIDENT BETWEEN SKZ2745D & SHD5876R ON 15/09/2019 ALONG/AT CHANGI VILLAGE ROAD**

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 against your motor insurance policy.

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.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

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