



Auto
Consultants
Pte Ltd

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

Our Ref: CC4/AIG19019255/Kda3

11 NOVEMBER 2019

HUAN BAO ENGINEERING PTE LTD

23A TECH PARK CRES

SINGAPORE 637848

Attn: The Management

Dear Sir/Madam,

**ACCIDENT INVOLVING GBE 4471Y & SME 2528B ALONG/AT MERCHANT ROAD
ON 30/10/2019**

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 SME 2528B 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 as your vehicle was making a u-turn and resulted accident. 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.

Yours faithfully,

CHAN JIA LE

Case Handler

DID: 6749 5792

FAX: 6741 4108

Email: JiaLe@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)