

## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** 1 September 2020 4:26 PM  
**To:** rosenghuang@gmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SKK9057P & SKZ6225L ALONG/AT END OF SIXTH AVENUE ROAD AND ON THE CULVERT ON 23/02/2020

Our Ref: CC3/AIG20003300/Aka3

**NG HONG KHU**  
**[POLICY HOLDER]**

**Attn: Ms. Ng**

Dear Madam,

**ACCIDENT INVOLVING SKK9057P & SKZ6225L ALONG/AT END OF SIXTH AVENUE ROAD AND ON THE CULVERT ON 23/02/2020**

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.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour for head to rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

As spoken, our surveyor had physically conducted survey on third party vehicle and noted that there are damages at the third party's rear bumper.

However, we also need photographs of your vehicle to enable us to verify and check on the damage consistency to the third party vehicle.

**Please send us photos of your vehicle (SKK9057P) with number plate.**

We will revert accordingly.

Thank you.

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

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

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