

## Jasper Chua (LKK Auto)

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**From:** Jasper Chua (LKK Auto)  
**Sent:** Thursday, 28 January 2021 11:34 AM  
**To:** joshua\_s@me.com  
**Subject:** ACCIDENT INVOLVING SMC 3625H AND FBC 110B ON 23/03/2020

**Our Ref: CC4/AIG20004550/Uba3**

28 JANUARY 2021

**JOSHUA KALINAN S/O SINNATHAMBY**

Dear Sir/Madam,

**ACCIDENT INVOLVING SMC 3625H AND FBC 110B ON 23/03/2020**

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **08/02/2021**, 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. We noted you have video footage that records the accident process, please send to us by Whatapps 8430 2426 or reply to this email.

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,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

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