

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Friday, 20 November 2020 10:58 AM  
**To:** BOBCKH2@GMAIL.COM  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** ACCIDENT INVOLVING SML 3878Y & SHB 5905B ALONG/AT CHOA CHU KANG RD (AFTER CHAO CHU KANG WAY) ON 05/11/2020

Our Ref: CC3/AIG20012274/Qpa3

**CHUA KHENG HERN- BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SML 3878Y & SHB 5905B ALONG/AT CHOA CHU KANG RD (AFTER CHAO CHU KANG WAY) ON 05/11/2020**

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 SHB 5905B against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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 7 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,

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

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

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