

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 14 December 2020 2:24 PM  
**To:** kstteam@singnet.com.sg  
**Subject:** ACCIDENT INVOLVING GY 3146D(AIG) AND SMN 9256S AT/ALONG WOODLANDS AVE 12 ON 01/12/2020

14 Dec 2020

M/s KST AUTO RENTAL PTE LTD

*[By Email Only]*

Dear Sir/Madam,

**You Ref: GY3146D**

**Our Ref: CC4/AIG20013382/Qps3**

**ACCIDENT INVOLVING GY 3146D(AIG) AND SMN 9256S AT/ALONG WOODLANDS AVE 12 ON 01/12/2020**

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 SMN9256S against your insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as it is a head-to-rear collision. 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 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,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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