

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 7 December 2020 2:09 PM  
**To:** jjkhaw@singnet.com.sg  
**Subject:** ACCIDENT INVOLVING SKT 1535G(AIG) AND SKW 8906H AT/ALONG HOUGANG ST 21 OPEN CAR PARK ON 04/12/2020

07 Dec 2020

Mr Khaw Chin Guan

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SKT1535G**

**Our Ref: CC6/AIG20013396/Ups3**

**ACCIDENT INVOLVING SKT 1535G(AIG) AND SKW 8906H AT/ALONG HOUGANG ST 21 OPEN CAR PARK ON 04/12/2020**

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 SKW 8906H against your insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle was moving out from parking lot and collided with third party who was on main driveway. Under Motor Accident Guide, vehicle moving in/out of parking lot should exercise greater caution. 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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