

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 14 December 2020 5:16 PM  
**To:** NENGQU@YAHOO.COM  
**Subject:** ACCIDENT INVOLVING SLR 6140C(AIG) AND SHB 5976X AT/ALONG SEMBAWANG ROAD TOWARD YISHUN AVE 1 ON 04/12/2020

14 Dec 2020

**Mr Deng NengQu/ Ms Peng QiZhen**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SLR6140C**

**Our Ref: CC3/AIG20013624/Qps3**

**ACCIDENT INVOLVING SLR 6140C(AIG) AND SHB 5976X AT/ALONG SEMBAWANG ROAD TOWARD YISHUN AVE 1 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 SHB5976X against your insurance policy.

Based on both parties report and all the available information on hand, we are of the view that liability is not in your driver's favour as your driver changed lane and collided with third party. Under Motor Accident Guide, vehicle should keep in the proper lane and change lane only when it is safe. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 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**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

