

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 11 March 2021 11:00 AM  
**To:** 'KLLIM98@SINGNET.COM.SG'  
**Subject:** ACCIDENT INVOLVING EP 98A(AIG) AND SHC 6985H AT/ALONG COLLYER QUAY TOWARDS FINLAYSON GREEN ON 07/12/2020  
**Attachments:** SP(1).JPG; SP(2).JPG; SP(3).JPG; SP(4).JPG; SP(5).JPG

11 March 2021

Mr Lim Kong Liang

[By Email Only]

Dear Sir/Madam,

**You Ref: EP98A**

**Our RefCC4/AIG20013704/T1pa3**

**ACCIDENT INVOLVING EP 98A(AIG) AND SHC 6985H AT/ALONG COLLYER QUAY TOWARDS FINLAYSON GREEN ON 07/12/2020**

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 SHC6985H against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good case to defence. Your vehicle was filtering to the left, hit onto the tow truck and your left side mirror touched third party's taxi front right door causing slight **dented grazed lines on the door** above the sticker.

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. The damages sustained to third party door need to be repaired and sprayed. The adjusted repair cost to third party vehicle is at \$520.00(before GST) with 2 repair days. We attached here with the damage photos for your easy reference.

The breakdown of our propose settlement with third party is as follows: -

1. Cost of Repair (with GST)	\$ 556.40
2. Loss of Rental (2days x \$70.62)	\$ 141.24
3. Loss of Income (2days x \$50.00)	\$ 100.00
4. Insurance Search Fee	\$ 2.00
<b>Total</b>	<b>\$ 799.64</b>

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **26/03/2020**, 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.

At the current juncture, your NCD is protected at your next renewal as we noted that you have a NCD protector in place.

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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