

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 20 January 2021 2:41 PM  
**To:** NOELLETANN@GMAIL.COM; NGDAOWEIGARY1991@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SML 3558X(AIG) AND GBG 6760P AT/ALONG JUNCTION OF PANDAN GARDENS ON 08/01/2021

20 JAN 2021

**Ms Noelle Tan/ Mr Ng Dao Wei, Gary** *[By Email Only]*

Dear Sir/Madam,

**You Ref: SML3558X**

**Our Ref: CC6/AIG21000671/Ups3**

**ACCIDENT INVOLVING SML 3558X(AIG) AND GBG 6760P AT/ALONG JUNCTION OF PANDAN GARDENS ON 08/01/2021**

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 GBG6760P against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of GBG6760P as your vehicle was turning out from minor road and collided with third party who was on main road. Under Motor Accident Guide, any vehicle approaching main road should exercise greater caution. 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 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**

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)