

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 29 January 2021 5:39 PM  
**To:** 'zhanglin@hotmail.com'  
**Subject:** ACCIDENT INVOLVING SMA 1031U(AIG) AND SHD 4450S AT/ALONG COMMONWEALTH AVE WEST ON 16/01/2021

29 JAN 2021

**Mr Gao Yun/ Ms Zhang Lin**

[By Email Only]

Dear Sir/Madam,

**You Ref: SMA1031U**

**Our Ref: CC4/AIG21000826/T1ps3**

**ACCIDENT INVOLVING SMA 1031U(AIG) AND SHD 4450S AT/ALONG COMMONWEALTH AVE WEST ON 16/01/2021**

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 SHD4450S against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle changed lane and collided with third party taxi. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **10/02/2021**, 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.

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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