Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 9 February 2021 12:08 PM

To: 'indrugco@singnet.com.sg'

Subject: RE: ACCIDENT INVOLVING GBE 331U(AIG) AND SMM 2866H AT/ALONG TAI SENG

ST/ TAI SENG AVE ON 15/01/2021@12:50HRS

Dear Sirs/Mdm,

We have received a copy of your accident report for the above-mentioned matter.

Based on the accident report and accident scenario, liability is not in your driver's favour as your vehicle was turning out from minor road and collided with third party who was driving on main road. 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 | Fax: 6741 4108 HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Friday, 29 January 2021 9:21 AM

To: 'indrugco@singnet.com.sg' <indrugco@singnet.com.sg>

Subject: ACCIDENT INVOLVING GBE 331U(AIG) AND SMM 2866H AT/ALONG TAI SENG ST/ TAI SENG AVE ON

15/01/2021@12:50HRS

29 JAN 2021

M/s INDRUGCO PTE LTD

[By Email Only]

Dear Sir/Madam,

You Ref: GBE331U

Our Ref: CC6/AIG21000873/Aps3 ACCIDENT INVOLVING GBE 331U(AIG) AND SMM 2866H AT/ALONG TAI SENG ST/ TAI SENG AVE ON 15/01/2021@12:50HRS

insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third-party claim against your policy.

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor

We have received a claim from SMM2866H against your insurance policy.

We attached here with a copy of accident video footage and damage photo submitted by SMM2866H for your easy reference.

Our record shows that to date, you/your driver have not reported the accident to us. We would appreciate it if you could urgently file a report at any of AIG reporting centre. You may refer to your Certificate of Insurance for the list of the reporting centre.

To enable us to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter (by 06 Feb 2021).

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)