

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 22 January 2021 2:07 PM
To: wslim007@yahoo.com
Subject: ACCIDENT INVOLVING SMU 7797Z(AIG) AND SHC 3126R AT/ALONG IRRAWADDY ROAD ON 18/01/2021

22 JAN 2021

Mr William Lim *[By Email Only]*

Dear Sir/Madam,

You Ref: SMU7797Z

Our Ref: CC4/AIG21000945/ps3

ACCIDENT INVOLVING SMU 7797Z(AIG) AND SHC 3126R AT/ALONG IRRAWADDY ROAD ON 18/01/2021

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 SHC3126R 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 SHC3126R 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 | Fax: 6741 4108

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

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