

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 15 March 2021 8:59 AM
To: IMJONG_BIN@HOTMAIL.COM
Subject: ACCIDENT INVOLVING SMP 4842Y(AIG) AND PC 8125R AT/ALONG LORONG AH SOO ON 26/02/2021

15 March 2021

Mr Im Jong-Bin *[By Email Only]*

Dear Sir/Madam,

You Ref: SMP4842Y

Our Ref: CC4/AIG21002898/Kpa3

ACCIDENT INVOLVING SMP 4842Y(AIG) AND PC 8125R AT/ALONG LORONG AH SOO ON 26/02/2021

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 PC8125R against your insurance policy.

We have reviewed the matter and 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 PC8125R. From the video footage submitted by PC8125R, we observe that third party was driving straight within his lane while vehicle was turning out from slip road as resulted the collision. Under Motor Accident Guide, vehicle approaching the major road from a minor road should stop at the stop line or parallel broken white lines to give way to oncoming traffic on the major 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 07 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

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