

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Monday, 5 April 2021 10:05 AM  
**To:** johnson.poon@fulcoleasing.com.sg  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SMD 6395X & SHB 2888L ALONG/AT BUKIT TIMAH ROAD  
TURNING INTO KAMPONG JAVA ROAD ON 22/03/2021

Our Ref: CC4/AIG21003743/T1ra3

**FULCO LEASING PTE LTD – BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMD 6395X & SHB 2888L ALONG/AT BUKIT TIMAH ROAD TURNING INTO KAMPONG  
JAVA ROAD ON 22/03/2021**

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 SHB 2888L against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as your driver encroached to third party's lane while turning and collided with Third Party who was on his lane. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 and reduced by 30% (20% for commercial vehicles) 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.

Yours faithfully,

*c.c. AIG Asia Pacific Insurance Pte Ltd*  
*(Motor Claims Dept)*

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

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