

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 31 March 2021 12:10 PM
To: KENXON@GMAIL.COM
Subject: ACCIDENT INVOLVING SMR 7264K(AIG) AND SFJ 4005L AT/ALONG BLK 431 YISHUN AVE 1 MSCP ON 25/03/2021

31 March 2021

Mr Yong Kenneth *[By Email Only]*

Dear Sir/Madam,

You Ref: SMR7264K

Our Ref: CC6/AIG21003860/Upa3

ACCIDENT INVOLVING SMR 7264K(AIG) AND SFJ 4005L AT/ALONG BLK 431 YISHUN AVE 1 MSCP ON 25/03/2021

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 SFJ4005L 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 SFJ4005L. Your vehicle had encroached into third party lane while negotiating right bend. Under Motor Accident Guide, driver should keep a proper lookout and driver within his own lane so as to maintain a margin of safety when negotiating a bend. 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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