

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 8 April 2021 4:11 PM  
**To:** 'XYANGT@GMAIL.COM'  
**Subject:** ACCIDENT INVOLVING SMP 4092U(AIG) AND GBK 5716D AT/ALONG LOWER DELTA ROAD SOUTH TO NORTH PAST JALAN BUKIT HO SWEE ON 01/04/2021

08 April 2021

**Ms Li Chen/ Mr Xue Yang**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SMP4092U**

**Our Ref: CC4/AIG21004337/ps3**

**ACCIDENT INVOLVING SMP 4092U(AIG) AND GBK 5716D AT/ALONG LOWER DELTA ROAD SOUTH TO NORTH PAST JALAN BUKIT HO SWEE ON 01/04/2021**

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 GBK5716D against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as your vehicle changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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 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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