

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 27 April 2021 3:23 PM  
**To:** SCWONG38@HOTMAIL.COM  
**Subject:** ACCIDENT INVOLVING SKA 3828Z(AIG) AND XD 6306Z AT/ALONG JALAN JURONG KECHIL ENTRY RAMP ON 24/04/2021

27 April 2021

**Mr Wong Sow Chee**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SKA3828Z**

**Our Ref: CC4/AIG21005141/ps3**

**ACCIDENT INVOLVING SKA 3828Z(AIG) AND XD 6306Z AT/ALONG JALAN JURONG KECHIL ENTRY RAMP ON 24/04/2021**

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 XD6306Z against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle changed lane and collided with third party who was driving within his own lane. 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**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

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