

Re: ACCIDENT INVOLVING SLT 8756C(AIG) AND SHC 6995D AT/ALONG CITYHALL JUNCTION ON 14/05/2021

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Tue 21/9/2021 10:29 AM

To: viknesh.geevan@gmail.com <viknesh.geevan@gmail.com>

Dear Sir/Madam,

We understand that you would like to know the repair cost on third party vehicle

As reported, it is a head-to-rear collision. Vehicles are designed to absorb impact energy rather than to resist energy within the impact force limits. Compared to the rear portion, the front portion of a vehicle is usually stronger and tougher as the front portion houses most of the mechanical & electrical components like engine.

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third-Party vehicle is consistent to the nature of accident as reported. The adjusted repair cost to third party vehicle is at \$630.00 (before GST). The repair cost is only labour charges to remove, repair and paint spraying affected areas. The total claim amount including repair cost, loss of rental, loss of income is about \$1,050.00.

We will proceed to negotiate and settle the at best with third party repairer.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. **by 01 Oct 2021**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Friday, 21 May 2021 9:27 am

To: viknesh.geevan@gmail.com <viknesh.geevan@gmail.com>

Subject: ACCIDENT INVOLVING SLT 8756C(AIG) AND SHC 6995D AT/ALONG CITYHALL JUNCTION ON 14/05/2021

21 May 2021

Mr Viknesh Geevanantham

[By Email Only]

Dear Sir/Madam,

You Ref: SLT8756C

Our Ref: CC4/AIG21005891/T1pa3

ACCIDENT INVOLVING SLT 8756C(AIG) AND SHC 6995D AT/ALONG CITYHALL JUNCTION ON 14/05/2021

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 SHC6995D against your insurance policy.

Based on all the available information on hands, we are of the view that we do not have a good defense towards the claim submitted by SHC6995D as it is a head-to-rear collision. From your video footage, SHC6995D stopped due to his front vehicle had stopped. 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. Please be assured that we will do our due diligence to mitigate the 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.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

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