

**ACCIDENT INVOLVING SGT 838L(AIG) AND SHC 1629U AT/ALONG KALLANG ROAD TOWARDS BUGIS JUST BEFORE RIGHT TURN TO KALLANG AVE ON 22/05/2021**

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

Wed 2/6/2021 1:10 PM

To: cheeses70@gmail.com <cheeses70@gmail.com>

02 June 2021

**Mr Neo Chee Seng**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SGT838L**

**Our Ref: CC4/AIG21006089/Npa3**

**ACCIDENT INVOLVING SGT 838L(AIG) AND SHC 1629U AT/ALONG KALLANG ROAD TOWARDS BUGIS JUST BEFORE RIGHT TURN TO KALLANG AVE ON 22/05/2021**

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 SHC1629U 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.

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**

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