

ACCIDENT INVOLVING SGG 7988J(AIG) AND SMB 350A AT/ALONG CHOA CHU KANG AVE 4 ON 19/05/2021

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

Wed 9/6/2021 1:59 PM

To: SONG11KY@YAHOO.COM.SG <SONG11KY@YAHOO.COM.SG>

09 June 2021

Mr SONG YAU MENG @ SUNG YAU MENG

[By Email Only]

Driver: SONG KIAN YONG

Dear Sir/Madam,

You Ref: SGG7988J

Our Ref: CC3/AIG21006186/Gps3

ACCIDENT INVOLVING SGG 7988J(AIG) AND SMB 350A AT/ALONG CHOA CHU KANG AVE 4 ON 19/05/2021

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 SMB350A 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 SMB350A as your vehicle was turning out from minor road and collided with third party who was driving along the main road. Under Motor Accident Guide, any vehicles approaching major road from a minor road should stop at the "stop" line/"stop" sign to give way to oncoming traffic on the major road. 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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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