

Claim Notification - ACCIDENT INVOLVING SMP 1370L(AIG) AND SKT 4816B AT/ALONG RAFFLES AVE ON 07/07/2021

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

Thu 22/7/2021 11:27 AM

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

22 July 2021

Poh Po Leng

[By Email Only]

Driver: Chua Siew Tong

Dear Sir/Madam,

You Ref: SMP1370L

Our Ref: CC6/AIG21007454/Ups3

ACCIDENT INVOLVING SMP 1370L(AIG) AND SKT 4816B AT/ALONG RAFFLES AVE ON 07/07/2021

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 SKT4816B against your insurance policy.

Based on the accident report and accident scenario, we are of the view that we do not have a good defense towards the claim submitted by SKT4816B as your vehicle was coming out from a minor road. Under Motor Accident Guide, driver who approaching the major road from a minor road should stop at the "stop" line to give way to the 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.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. by 03/08/2021, 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

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