

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 7 October 2021 11:14 AM
To: goh.j.steph@gmail.com
Subject: Claim Notification - ACCIDENT INVOLVING SML 5760P(AIG) AND SBS 6455H AT/ALONG LORONG CHUAN ON 29/09/2021

07 Oct 2021

Ms Jianyi Stephanie Goh

[By Email Only]

Dear Sir/Madam,

You Ref: SML5760P

Our Ref: CC4/AIG21010285/pa3

ACCIDENT INVOLVING SML 5760P(AIG) AND SBS 6455H AT/ALONG LORONG CHUAN ON 29/09/2021

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 SBS6455H against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SBS6455H. The video footage submitted by SBS6455H shows that your vehicle changed lane, encroached into third party lane and collided with third party bus. Under Motor Accident Guide, vehicle should keep in the proper lane and change lane only when it is safe. 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.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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