



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG21010696/Vps3

08 Nov 2021

**ONG LONG SUN MICHAEL**  
410C FERNVALE ROAD  
#07-88  
SINGAPORE 793410

Dear Sir/Madam,

**ACCIDENT INVOLVING SML8430Y(AIG) AND SHC1150H ALONG/AT FERNVALE ROAD  
ON 17/10/2021**

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 SHC1150H against your motor 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 SHC1150H as your vehicle had filtered into third party lane and collided with third party taxi. 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.

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 **19/11/2021**, 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 and reduced by 30% (20% for commercial vehicles) 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.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG

Case Handler

DID: 6742 3197

FAX: 6741 4108

Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

c.c. *AIG Asia Pacific Insurance Pte Ltd*  
*(Motor Claims Dept)*