## **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 11 November 2021 1:55 PM

To: NEILJHK@GMAIL.COM

Subject: Claim Notification - ACCIDENT INVOLVING SJS7822E(AIG) AND SHC5495L

AT/ALONG UNITY STREET ON 29/10/2021

11 Nov 2021

Johnson Neil [By Email Only]

Driver: Kalaiselvi D/O Natarajan

Dear Sir/Madam,

You Ref: SJS7822E

Our Ref: CC3/AIG21011245/Kpa3

ACCIDENT INVOLVING SJS7822E(AIG) AND SHC5495L AT/ALONG UNITY STREET ON 29/10/2021

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 SHC5495L against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as your vehicle was coming out from minor road and collided with third party who was driving along main road. Under Motor Accident Guide, vehicle approaching the major road from a minor road should stop at the "stop" line to give way to oncoming traffic on the major road. 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.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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