

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 11 November 2021 11:43 AM
To: kapooralka@hotmail.com; alkamalhotra.kapoor@gmail.com
Subject: Claim Notification - ACCIDENT INVOLVING SKE4315J(AIG) AND SGZ9359L AT/ALONG CLEMENTI ROAD ON 04/11/2021

11 Nov 2021

Ms Alika Kapoor

[By Email Only]

Dear Sir/Madam,

You Ref: SKE4315J

Our Ref: CC3/AIG21011319/pa3

ACCIDENT INVOLVING SKE4315J(AIG) AND SGZ9359L AT/ALONG CLEMENTI ROAD ON 04/11/2021

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 SGZ9359L 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 third party (SGZ9359L). Under Motor Accident Guide, third party completed the U-turn and travelling straight on the major road has the right of way. Your vehicle was approaching to major road from minor road should 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.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

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