Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 17 January 2022 10:12 AM

To: 'georgehp1688@yahoo.com'; 'Brendalum1997@gmail.com'

Subject: Claim Notification - ACCIDENT INVOLVING SMP 1187A(AIG) AND GBE 2766K

AT/ALONG NEAR 700A ANG MO KIO AVE 6 ON 06/01/2022

17 Jan 2022

Mr Lum Hoong Piew [By Email Only]

Driver: Lum Zing Yee, Brenda

Dear Sir/Madam,

You Ref: SMP1187A

Our Ref: CC6/AIG22000295/Ups3

ACCIDENT INVOLVING SMP 1187A(AIG) AND GBE 2766K AT/ALONG NEAR 700A ANG MO KIO AVE 6 ON

06/01/2022

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 GBE2766K 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 driver changed lane and collided with third party. 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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