

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 25 February 2022 1:44 PM
To: bsteo7048@gmail.com
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC6/AIG22001552/Ags3 *** ACCIDENT INVOLVING SMY 1320J & PC 3493K ON 12/02/2022 ***

Importance: High

Our Ref: CC6/AIG22001552/Ags3

25 FEBRUARY 2022

TEO BAN SENG (ZHANG WANCHENG)

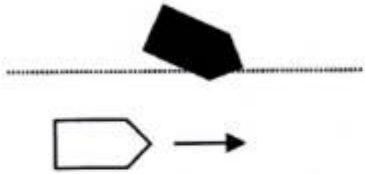
Dear Sir/Madam,

ACCIDENT INVOLVING SMY 1320J & PC 3493K ON 12/02/2022

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from **PC 3493K**.

Based on the accident report, accident scenario and your video footage submitted, liability is down against us. Third Party has completed a lane change, and that based on your rear video footage, can be seen that Third Party was in lane one (lane splitting into 2 lanes). Therefore, you have to make sure that the lane are clear before making a lane change. Refer to Motor Accident Guidelines as below:

STRAIGHT ROAD (With / Without lane markings)		
15.		<p>Vehicle X - Changing lane Vehicle Y – Moving in own Lane</p> <p>Reason: Vehicles should keep in the proper lane and change lane only when it is safe.</p> <p>Note:</p> <ul style="list-style-type: none"> i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies ii) If point of impact is found on the fender , scenario 15 applies

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 5 days** from the date of this letter.

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.

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,
Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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