



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/AIS23003897/pa3

19 APRIL 2023

**BONG JOO TAK**

APT BLK 128C PUNGGOL FIELD WALK  
#03-313  
SINGAPORE 823128

**You Ref: SMT5238P**

**ACCIDENT INVOLVING SMT5238P(ALLIANZ) AND SMK75Y AT/ALONG PUNGGOL ROAD (EXIT FROM TPE ON 13/04/2023**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, Allianz Insurance Singapore Pte. Ltd to deal with the third party claim against your policy.

We have received a claim from SMK75Y against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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 informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to Allianz and acknowledged by Allianz.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [customerservice@allianz.com.sg](mailto:customerservice@allianz.com.sg) or deliver it by hand to Allianz Customer Care Centre.

This letter should not be regarded as a waiver by Allianz of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact as at 6742 3197 or [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Yours faithfully,

CHEW HSIAO TONG

Case Handler

DID: 6742 3197

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

c.c. Allianz Insurance Singapore Pte. Ltd  
(Motor Claims Dept)