

“WITHOUT PREJUDICE”

OUR REF: C/101/1001/2022/000490

YOUR REF: TBA

27/09/2022

**Apa Insurance Ltd**

**Apollo Centre**

**Nairobi.**

Dear Sirs,

**ACCIDENT ON 2022-09-12**

**YOUR INSURED/INSURED'S DRIVER: STEPHEN KAMAU REG NO. KCP 165A**

**OUR INSURED: Ms.LOICE KANYANYA ONG'WENI REG. NO. KDG 113F**

We refer to the above accident. We presume by now your insured has reported the same to you. Your insured's driver was the cause of this accident and the police blamed him for the same.

We hold you liable for the loss incurred as a result of the said accident which we expended sums in making good the damages suffered by our insured to the tune of Ksh. 73,660 /-

We hold you liable for the loss we suffered in making good damages sustained by our insured. Kindly let us have your admission of liability within 14 days from the date hereof.

In default we shall assume you are not interested in an amicable settlement and continue to advise our lawyers to serve your insured with summons.

Yours faithfully,



**Christine Chepkemai**

**Claims Adjuster-Claims Department**

**CC. Miriam Maina**

**Recovery Officer - Jubilee Allianz General Insurance (K) Limited**