



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC4/EQI16007503/M1eb3

11 May 2016

**BILL'S HOLDINGS PTE LTD**  
7 AIRLINE ROAD  
#01-29 CARGO AGENTS BUILDING E  
SINGAPORE 819834

Dear Sir/Madam,

**ACCIDENT INVOLVING XB 8630J AND XE 2727M ON 20/04/2016**

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. 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 10 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.

Yours faithfully,

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)

c.c. **EQ INSURANCE COMPANY LIMITED**  
(Motor Claims Dept)