



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/QBE18009324/Sha3

12 OCTOBER 2018

**HEC ELECTRICAL & CONSTRUCTION PTE LTD
49 SUNGEI KADUT STREET 6
SINGAPORE 728874
ATTN: THE MANAGEMENT**

By Post & By Email

Dear Sir/Madam,

ACCIDENT INVOLVING YP 4425B / SLM 4333C / OTHERS ON 14/05/2018

We refer to the above accident where we are acting for QBE Insurance (Singapore) Private Limited to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

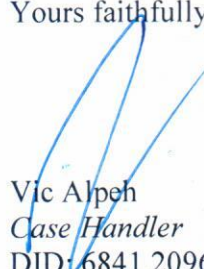
Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 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,


Vic Alpen
Case Handler
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FAX: 6741 4108
Email: vicalpeh@lkkauto.com

c.c. *QBE Insurance (Singapore) Private Limited
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