



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/EQI18013523/Upb3

29 August 2019

**POH TAT HARDWARE TRADER**

639 ROWELL RD

#11-96

SINGAPORE 200639

Dear Sir/Madam,

**ACCIDENT INVOLVING YN 2669M AND SLK 7869P ON 22/07/2018**

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.

We have received a claim from SLK 7869P against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle reversed and collided onto third party parked vehicle. Under Motor Accident Guide, reversing vehicles must exercise greater care than parked vehicles. 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,

**CHEW HSIAO TONG**

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

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