



Auto
Consultants
Pte Ltd

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

Our Ref: CC3/EQ118017798/K1fb3

10th November 2018

MUHAMMAD ERMAN BIN JOHARI

Block 203 Choa Chu Kang Avenue 1,
#02-43,
Singapore 680203.

Attn: Mr Ahmad Kamal Bin Muhammad Erman

Dear Sir,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ALONG JUNCTION OF CHOA CHU KANG ROAD AND BUKIT TIMAH ROAD ON 28.09.2018.

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.

Based on the video footage 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,

Poh Kin Chong

Case Handler

DID: 6841 2132

FAX: 6741 4108

Email: pohkin@lkkauto.com

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