



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC3/EQI18018787/K1pb3

11 September 2019

**ONG KOK HEE**

BLK 412 PASIR RIS DRIVE

#11-373

SINGAPORE 510412

Dear Sir/Madam,

**ACCIDENT INVOLVING SLQ 3550C AND SHC 3055L ON 12/10/2018**

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 SHC 3055L against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle was making a right turn and collided with third party who was driving straight on the opposite direction. Under Motor Accident Guide, onus is on the turning vehicle. 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)