

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 16 January 2020 9:57 AM  
**To:** TILE\_LINK@YAHOO.COM.SG  
**Subject:** ACCIDENT INVOLVING GBH 2600P(EQ) AND SHD 4979J ALONG/ AT CHANGI ROAD TOWARDS KAMPONG EUNOS ON 31/10/2018

16 Jan 2020

**M/s TILE-LINK RENOVATION CONTRACTORS**  
**Attn: The Management**

Dear Sir/ Mdm

**OUR REF : CC3/EQ18019932/K1pb3**

**YOUR REF : GBH2600P**

**ACCIDENT INVOLVING GBH 2600P(EQ) AND SHD 4979J ALONG/ AT CHANGI ROAD TOWARDS KAMPONG EUNOS ON 31/10/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from SHD 4979J against your insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that the case would be settled at equal liability as both parties were changing lane. Under Motor Accident Guide, both vehicles should exercise caution when changing lanes. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **28/01/2020**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

*"Wishing you a Happy and Prosperous New Year"*



Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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