



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC4/EQI18020625/ha3

16 NOVEMBER 2018

**NGAI HENG PTE LTD**  
705 SIMS DRIVE  
SINGAPORE 387384  
ATTN: THE MANAGEMENT

**By Post and By Email**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBC 1304C AND GZ 396M ON 05/11/2018**

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 accident report, accident scenario and available evidence at hand, 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,

Vic Alpeh Sanghilan  
*Case Handler*  
DID: 6841 2096  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

c.c. *EQ INSURANCE COMPANY LIMITED*  
*(Motor Claims Dept)*  
[Brian.ong@ngaiheng.com.sg](mailto:Brian.ong@ngaiheng.com.sg)  
*(Email)*