

## Poh Kin (LKKAUTO)

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**From:** Poh Kin (LKKAUTO)  
**Sent:** Thursday, 14 March 2019 4:56 PM  
**To:** 'eileenfang@pnhgrp.com'  
**Cc:** Admin A; 'engyc@pnhgrp.com'  
**Subject:** ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SGH 981T AND SHB 5395Y ALONG GEYLANG ROAD ON 11.12.2018

**Importance:** High

**Our Ref: CC3/QBE18022587/Jfb3**

**FANG RUIYAN**

Policy Holder

Dear Sir/Madam,

### **ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SGH 981T AND SHB 5395Y ALONG GEYLANG ROAD ON 11.12.2018**

We refer to the above accident where we are acting for QBE Insurance (Singapore) Pte Ltd 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 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 7 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.

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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