



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/EGI19003389/R1hb3

29 April 2019

TWINTOWN CONSTRUCTION PTE LTD
50 LIM CHU KANG LANE 3
SINGAPORE 718883

Dear Sir/Madam,

ACCIDENT INVOLVING XE3516Z & GBG8577P ON 07/11/2018

We refer to the above accident where we are acting for ERGO INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

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 10/05/2019, 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 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,

KHANCHNA
Case Handler
DID: 6841 2360
FAX: 6741 4108
EMAIL: vicalpeh@lkkauto.com

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