

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Wednesday, 22 July 2020 12:04 PM
To: TIKEEW@GMAIL.COM
Cc: Admin A
Subject: ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019

Our Ref: CC3/QBE19003976/Jkb3

LAI SHUI FA
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019

We refer to the above subject matter. We are the loss adjuster appointed by **QBE INSURANCE (SINGAPORE) PTE LTD** to resolve the third party 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(for e.g. accident video) to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **31/07/2020**, 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 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/e-mail us if you have further queries.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
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