

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

Our Ref: CC4/EQI19004165/Apa3

13 August 2019

NGAI HONG IRON WORKS HARDWARE

1031 Eunos Avenue 6 #01-51 Singapore 409626 Attn: The Management

Dear Sir/Madam,

ACCIDENT INVOLVING YP 2307Y AND SKZ 9458L ON 01/03/2019

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.

We have received a claim from SKZ 9458L against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour, your vehicle was turning out from minor road and collided with third party who was on the main road. 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,

CHEW HSIAO TONG

Case Handler DID: 6742 3197 FAX: 6741 4108

EMAIL: chewht@lkkauto.com

c.c. EQ INSURANCE COMPANY LIMITED (Motor Claims Dept)