



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC6/EGI19005617/Uha3

14 MAY 2019

**TOH BOON LIAN**  
BLOCK 114 SERANGOON  
NORTH AVENUE  
406-541  
SINGAPORE 550114

Dear Sir/Madam,

**ACCIDENT INVOLVING SJT5353A & SKW7216Y ON 28/03/2019**

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 27/05/2019, 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 530% (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)