



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC4/QBE19007392/Ahb3

13 AUGUST 2019

**KOH ENG SENG
BLOCK 299 PUNGGOL CENTRAL
#06-457
SINGAPORE 820299**

By Post & By Email

Dear Sir/Madam,

ACCIDENT INVOLVING SKH 8926D AND SLS 8971C ON 16/04/2019

We refer to the above accident where we are acting for QBE Insurance (Singapore) Private Limited 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. Unless proven otherwise.

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.

Yours faithfully,


Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

c.c. *QBE Insurance (Singapore) Private Limited*
(Motor Claims Dept)
eskoh@yongnamgroup.com
(Email)