



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/EGH19007400/Aha3

20 AUGUST 2019

**VCK – VANUATU AIR (S) PTE LTD**  
15 CHANGI BUSINESS PARK CRESCENT  
#05-08  
SINGAPORE 486006  
ATTN: THE MANAGEMENT

**By Post & By Email**

Dear Sir/Madam,

**ACCIDENT INVOLVING YM 6129J AND SME 5542P ALONG/AT YISHUN AVENUE 1 ON 24/04/2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, ERGO Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SME 5542P against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability may not also be in your favour. 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 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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](mailto:vicalpeh@lkkauto.com)

c.c. *ERGO Insurance Pte Ltd*  
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