



Our Ref: CC3/QBE19011488/Edb3

07 AUGUST 2019

LAU MAU ON
BLK 680 CHOA CHU KANG CRESCENT
#10-558
SINGAPORE 680680

Dear Sir/Madam,

ACCIDENT INVOLVING SKX 8809A AND SHB 1998J ON 26/06/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, QBE INSURANCE (SINGAPORE) PTE LTD to deal with the third party claim against your policy.

We have received a claim from SHB 1998J against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and resulted accident. 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,

CHAN JIA LE
Case Handler
DID: 6749 5792
FAX: 6741 4108
Email: jjale@lkkauto.com

c.c. *QBE Insurance (Singapore) Pte Ltd*
(Motor Claims Dept)