



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/EGH19011700/Khb3

12 JULY 2019

**ENG LAM CONTRACTORS CO (PTE) LTD**  
30 TAGORE LANE  
SINGAPORE 787484  
ATTN: THE MANAGEMENT

Dear Sir/Madam,

**ACCIDENT INVOLVING XD 2351T AND SJY 3471D ALONG/AT PAYA LABER  
EXIT TO PIE (TUAS) ON 27/06/2019**

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

We have received a claim from SJY 3471D 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*  
(Motor Claims Dept)