

## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** Friday, 30 August 2019 1:30 PM  
**To:** shamksn@yahoo.com.sg  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING GBH 1356B [ERGO] & FBJ 6166P ALONG/AT BUKIT BATOK EAST AVENUE 2 ON 04/08/2019

Our Ref: CC4/EGI19014276/R1kb3

**S K SHAMINI TRADING**  
**[POLICY HOLDER]**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBH 1356B [ERGO] & FBJ 6166P ALONG/AT BUKIT BATOK EAST AVENUE 2 ON 04/08/2019**

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 Company Limited** to deal with the third party claim against your policy.

We have received a claim from FBJ 6166P against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

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