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To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Dear Mr Tong,

I have received your letter concerning the accident I had on 28th of December 2019.

As this is my first accident in 27years driving and my first accident in Singapore could you please explain me the procedure. What I understand from your letter is that I have 2 options:

1. on my own expense
2. paid by AXA with possible impact on the NCD

In order to decide may I please ask you:

1. what would be the expense I would need to expect
2. what is the impact on my insurance I have to expect as the NCD is currently at 50%

Do you need any further documents from me? Have you received the accident statement with all the pictures as well as the 2 videos from my dash camera?

The little damage at my car was easily repaired by polishing the impacted parts as the impact was only superficial, so I do not expect any different from the damage at the Toyota.

Kind regards
Stefan Haas