## Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)

Sent: Monday, 28 December 2020 3:52 PM

To: marvin@apeco.com.sg

Cc: Admin A

Subject: ACCIDENT INVOLVING YL 8472J & SLK 160X ALONG/AT BKE, Eco-Link @ BKE ON

19/12/2020

OUR REF: CC6/QBE20014205/Ura3

## ASIA PROJECTS ENGINEERING PTE LTD - BY EMAIL ONLY

[POLICY HOLDER]

Dear Sir/Madam,

## ACCIDENT INVOLVING YL 8472J & SLK 160X ALONG/AT BKE, Eco-Link @ BKE ON 19/12/2020

We refer to the above accident where we are acting for QBE Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from SLK 160X against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as your driver changed lane and collided with Third Party who was moving along own lane. Vehicles should keep in the proper lane and change lane only when it is safe. 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 7 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.

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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