



Your reference: SLH8628C
Our reference: DMPC2401161H /AF

24/10/2024

PAM ZHEN HAO
812A CHOA CHU KANG AVE 7
#04 - 677
SINGAPORE 681812

Dear Sir/Mdm,

ACCIDENT INVOLVING SLH8628C (ECICS) AND SLU1386C ALONG JUNCTION 10 LVL 2 CARPARK ON 03/09/2024

We write to inform you regarding the incident above and our further findings.

Please refer to page 7 of the policy wordings under the section on **General Exclusions**:

'Quotes

A. GENERAL

The Company shall not be liable in respect of:

(1) Any Accident, loss, damage or liability caused sustained or incurred:

(viii) hire or reward;

Unquote'

We regret to inform you that ECICS Limited have decided to exercise our rights and repudiate all liability for any claim, loss of damages and legal costs arising from the accident involving your motor vehicle no. **SLH8628C** on **03/09/2024** along **JUNCTION 10 LVL 2 CARPARK** on grounds of driving the said vehicle for hire or reward.

As we have exercised our rights and repudiated all liability against you, you will be liable for the claim, costs and expenses for all claims in connection with the above accident that may be brought against you by any parties involved in this accident.

In the event we are compelled by any law or statute to settle any claims that may arise from this accident, we hereby reserve our right to recover our payout from you.

We reserve our right to intervene as an insurer in all claims in connection with statutory liability to Third Parties under the Motor Vehicles (Third Party Risks & Compensation) Act Cap 189 by virtue of our statutory obligation under the said Act. For the sake of good order and avoidance of doubt, all our rights are reserved, and nothing herein or whatsoever shall be construed as a waiver of our rights or an estoppel in any manner against them.

Yours truly

Afiq Kamal
Claims Department
ECICS LIMITED