



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/AXA14007470/Ksy3

Policy Number: P1173008

17 December 2014

Ong Kim Geok  
Blk 159 Bishan St 13  
#01-60  
Singapore 570159

Dear Sir/Madam,

**ACCIDENT INVOLVING SJR 2123C AND SKB 1168C ON 13/04/2014**

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


Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 27/12/2014 after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Accordingly your No Claim Discount (NCD – if applicable) may not be preserved. However, if you are making a claim against third party and successful with 80% in your favor, our principal will re-instate your NCD.

Please call us if you have further queries.

Yours faithfully,

  
Sharon Yee  
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FAX: 6741 4108  
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c.c. AXA Insurance Singapore Pte Ltd  
(Motor Claims Dept)