



Contact us at
Hotline: (65) 6532 1818
E-mail: claim@DirectAsia.com

Our Ref: 74381/JU

Lena Khoo Quek Ling

Date : 29 January 2018

22 Serangoon Terrace
Ardisia Gardens
Singapore 535767

By Normal & Registered Mail

Dear Ms Lena Khoo Quek Ling,

Accident involving your vehicle SJW7298Y and SJE5894J on 25/12/2017

We refer to the above matter.

We note that the driver, Mdm Yap Swee Liang @ Yap Boy Moy, at the material time of accident is not the named driver on the policy schedule and/or certificate of insurance.
Your motor policy wording states:

'Your policy only cover:

x The main driver

x Any person who is named on your policy schedule and/or certificate of insurance.'

Therefore, we regret to inform you that we hereby officially repudiate all liabilities arising out of this accident under the policy terms and conditions.


By virtue of our repudiation, you will be personally liable for all claims that may arise out of this accident. We will inform all parties who submit a claim in regards to the non-coverage of this accident and will be referring them to you.

Notwithstanding, we are reserving our rights to intervene as insurer in Third Party's injury claim(s) in connection with our statutory liability to third party(ies) under Motor Vehicles (Third Party Risks & Compensation) Act Cap. 189.

Should we be compelled by any law or statute to settle any claim(s) arising out of this accident, we hereby reserve the right to recover all our losses from you and/or driver.

If any additional relevant information is presented, we will gladly review the decision. However if we do not hear from you within two weeks of the date of this letter, your claim shall be considered withdrawn and not to be pursued further.

Yours Sincerely,



Juliana Wee
Assistant Manager, Claims
DID: 6603 3609
Direct Asia Insurance (Singapore) Pte Ltd

cc. Yap Swee Liang @ Yap Boy Moy
(Email Only : Lawsim008@gmail.com)