

Hsiao Tong (LKKAuto)

From: Grace <grace@novita.com.sg>
Sent: Thursday, 1 February 2018 9:24 AM
To: Hsiao Tong (LKKAuto); waimun@novita.com.sg
Subject: RE: ACCIDENT INVOLVING SGM 2083X & SJR 8537C ALONG/AT SPRINGSIDE WALK ON 29/12/2017
Attachments: License.pdf

Hi Hsiao Tong

Please find the Mok Kar Kin's Singapore driving license as attached.

** Just to update, Mok's foreign driving license already converted to Singapore driving license.

Thanks.

Warmest Regards,

Grace Tee

HR Cum Admin Administrator

grace@novita.com.sg

Tel: (65) 6552 1025 Ext 113

Fax: (65) 6553 0890



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Thursday, 1 February 2018 9:00 AM
To: waimun@novita.com.sg
Cc: 'Grace' <grace@novita.com.sg>
Subject: RE: ACCIDENT INVOLVING SGM 2083X & SJR 8537C ALONG/AT SPRINGSIDE WALK ON 29/12/2017

Dear Mr Wai Mun,

Thank you for your email.

We would like to request a copy of your driver, Mr Mok Kar Kin's Singapore Driving License & Foreign Driving License for our necessary action.

Appreciate an early reply.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: waimun@novita.com.sg [<mailto:waimun@novita.com.sg>]

Sent: Wednesday, 31 January 2018 5:14 PM

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

Cc: 'Grace' <grace@novita.com.sg>

Subject: RE: ACCIDENT INVOLVING SGM 2083X & SJR 8537C ALONG/AT SPRINGSIDE WALK ON 29/12/2017

Dear Hsiao Tong,

Thank you for the updates.

Shall leave it to you all to negotiate for an amicable settlement with the Third Party.

Thanks!

Best Rgds

Wai Mun

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Wednesday, 31 January 2018 11:19 AM

To: waimun@novita.com.sg

Subject: ACCIDENT INVOLVING SGM 2083X & SJR 8537C ALONG/AT SPRINGSIDE WALK ON 29/12/2017

31 JANUARY 2018

M/s 9 Koi Marketing Pte Ltd

Dear Sir/ Mdm

OUR REF : CC4/ASM18000151/Kpb3

YOUR REF : SGM 2083X

ACCIDENT INVOLVING SGM 2083X & SJR 8537C ALONG/AT SPRINGSIDE WALK ON 29/12/2017

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from K KIM HIN AUTOMOTIVE PTE LTD acting on behalf of the owner of SJR 8537C against your motor insurance policy.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SJR 8537C. Your vehicle was coming out minor road and collided with third party who was driving on the main road. Under Motor Accident Guide, vehicle from minor road should exercise greater caution. Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- **Driver's driving license or foreign driving license (if any)**
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should not be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely

Chew Hsiao Tong
Case Handler
DID: 6742 3197
FAX: 6741 4108
EMAIL: chewht@lkkauto.com

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)