



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

Our Ref: 68993/ST

Normal/Registered mail

Ms Jeyalatchmi D/O Pakirisamy  
208A Punggol Place  
#06-904  
Singapore 821208

Date : 9 February 2018

Dear Ms Jeyalatchmi

**Accdt involg SGB347G (DA) & SJT5985B (NTUC) on 14/01/2018 along Punggol Road**

We refer to the above matter.

We note that the driver at the material time of accident is less than 30 years of age and/or has less than 2 years of driving experience.

Your motor policy wording states:

*'Your policy does not cover:*

*x any driver who is below the age of 30 and who is not named on your certificate of insurance and policy schedule; and*

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.



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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 However if we do not hear from you within two weeks of the date of this letter, your claim shall be considered withdrawn and not to be pursued further.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

A handwritten signature in blue ink, appearing to be "Sharon Tan", is written over a faint blue line.

Sharon Tan (DID: 6603 3619)  
Claims Specialist  
Direct Asia Insurance (Singapore) Pte Ltd

cc. Surendran S/O Ravindran  
208A Punggol Place  
#06-904  
Singapore 821208