



Auto  
Consultants  
Pte Ltd

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

19 MARCH 2018

N & K TRANSPORT SERVICES  
422 CLEMENTI AVENUE 1  
#09-333 CASA CLEMENTI  
SINGAPORE 120422  
ATTN: HR / MANAGEMENT

Dear Sir/Madam,

OUR REF : CC4/ASM18001273/Ukb3

YOUR REF : PC 7227L

ACCIDENT INVOLVING PC 7227L AND XD 2917L ALONG MARINA GARDENS DRIVE  
TOWARDS MARINA COASTAL DRIVE ON 19.01.2018

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 M/s VFIX AUTO SERVICE PTE LTD, acting on behalf of the owner of XD 2917L against your motor insurance policy.

Based on the accident report, accident scenario, this is a conflicting version pending concrete evidence from both parties to determine the liable party.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy. We also wish to advise that there is an excess of **S\$1,500.00** in accordance to your policy.

Our principal, AXA shall keep you informed of when to make the excess payment, which cheque is to be made in favor of "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

As Insurers, AXA 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com), **if not provided at AXA's 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)



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- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA's Customer Care Centre.

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 authorized 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 6841 2096 or email us at [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Zaini

Case Handler

DID: 6841 2132

FAX: 6741 4108

EMAIL: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)

Cc Motor Claims Department  
AXA Insurance Pte Ltd