

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 27 November 2018 9:29 AM
To: 'claims@transcab.com.sg'
Cc: 'carrisalee@ava-ins.com'; 'foonghon@ava-ins.com'; Admin A
Subject: RE: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SHD9427C(AXA) AND SHA 4753J ALONG/AT BAYFRONT AVE INFRONT MBS CASINO ON 24/01/2018
Attachments: Police Investigation Result.pdf

27 NOV 2018

1st REMINDER

Transcab Taxi
Singapore

Dear Sir/Mdm

OUR REF : CC4/AXA18001657/K1pa3// C0468405

YOUR REF : SHD9427C

ACCIDENT INVOLVING SHD9427C(AXA) AND SHA 4753J ALONG/AT BAYFRONT AVE INFRONT MBS CASINO ON 24/01/2018

We refer to our email of 19 Nov 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of our AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the Traffic Police of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

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: Hsiao Tong (LKKAuto)

Sent: Monday, 19 November 2018 8:22 AM

To: claims@transcab.com.sg

Cc: 'carrisalee@ava-ins.com' <carrisalee@ava-ins.com>; 'foonghon@ava-ins.com' <foonghon@ava-ins.com>; Admin A <admin-a@lkkauto.com>

Subject: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SHD9427C(AXA) AND SHA 4753J ALONG/AT BAYFRONT AVE INFRONT MBS CASINO ON 24/01/2018

19 NOV 2018

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/AXA18001657/K1pa3// C0468405

YOUR REF : SHD9427C

ACCIDENT INVOLVING SHD9427C(AXA) AND SHA 4753J ALONG/AT BAYFRONT AVE INFRONT MBS CASINO ON 24/01/2018

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 COMFORTDELGRO ENGINEERING PTE LTD (LOYANG) acting on behalf of the owner of SHA 4753J against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

The report has to be lodged at any of our AXA Premium Workshops or reporting centres (subject to your policy). For the list of our Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit https://www.axa.com.sg/customer-care/personal/motor/own_damage_accident_reporting. Your full co-operation is required.

Kindly submit the following when lodging the report which list 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 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 us immediately. You may email it to cst@axa.com.sg / chewht@lkkauto.com or deliver it by hand to AXA Customer Care Centre.

We also wish to advise that there is an excess of S\$5000/-is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- (1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/- ; or
- (2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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