

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 24 August 2018 10:42 AM
To: 'jansenphee@me.com'
Subject: ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018
Attachments: GBD 8420Z vs SKJ 2688U - TP Video_Front.mp4

24 AUG 2018

Mr Jansen Phee Jin-Loong

Dear Sir/ Mdm

OUR REF : CC4/ASM18003758/T1pb3
YOUR REF : SKJ 2688U
ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK)
ON 06/01/2018

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 SHU FATT AUTO WORKS acting on behalf of the owner of GBD 8420Z 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 GBD 8420Z. Kindly refer to the attached video footage from third party for your easy reference. Your vehicle failed to stop at the stop line and collided with third party who has the right of way. 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
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