Olivia Lau (LKKAuto)

From: Tan Jing Hao <tanjinghao11@gmail.com>

Sent: Tuesday, 1 May, 2018 11:00 PM

To: Thin Thin (LKKAuto)
Cc: Vivian Lau (LKKAuto)

Subject: Re: ACCIDENT INVOLVING SKG 5427C / SCY 1714A AND OTHERS ALONG BKE ON

27/03/2018

Attachments: attachment 1.pdf; Video.MOV; Video_1.MOV

Categories: Blue Category

Hi Thin Thin

Attached are the documents (1 incident report and 2 video footages, front and back dash cam) as requested. Would like to point out that my vehicle did come to a stop behind SKK 8584R (without contact) but shortly after I felt a hit from behind, causing my car to move forward and hit SKK 8584R. Hope this will help in fighting for my case. Do let me know if you need more information. Thank you.

Warmest regard Jing Hao

On 24 Apr 2018, at 6:29 PM, Thin Thin (LKKAuto) < thinthin@lkkauto.com> wrote:

<image002.jpg>

24 APRIL 2018

TAN JING HAO 541 CHOA CHU KANG ST 52 SINGAPORE 650541

Dear Sir/Madam,

OUR REF : CC4/ASM18005985/Gua3

YOUR REF : SKG 5427C

ACCIDENT INVOLVING SKG 5427C / SCY 1714A AND OTHERS ALONG BKE ON 27/03/2018

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 **KAN FOOK SING MOTOR WORKSHOP** acting on behalf of the owner of SKK 8584R against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties (chain collision) where your vehicle was the 3rd vehicle, we are of the opinion that we cannot be absolved from liability.

Please be informed that your No Claim Discount (NCD) will be withheld for the time being, pending for the final allocation of liability.

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 7 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 thinthin@lkkauto.com within 7 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 6841 2360 or email us at thinthin@lkkauto.com

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

Yours sincerely

THIN THIN HLAING LKK Auto Consultants Pte Ltd

DID: 6841 2360 FAX: 6741 4108

Email: thinthin@lkkauto.com

Cc AXA Insurance Pte Ltd (Motor Claims Dept)