

## Asher Sng (LKKAUTO)

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Wednesday, 20 June 2018 4:45 PM  
**To:** KENEXPRESS@SINGNET.COM.SG  
**Subject:** ACCIDENT INVOLVING YM 9472Y AND SJN 6199D ALONG MSCP OF AMK AVENUE 5 BLK 7030 LEVEL 7 ON 18/06/2018

20 JUNE 2018

### KEN EXPRESS SERVICES PTE LTD

Dear Sir/ Mdm

**OUR REF : CC4/ASM18011097/eb3**  
**YOUR REF : YM 9472Y**  
**ACCIDENT INVOLVING YM 9472Y AND SJN 6199D ALONG MSCP OF AMK AVENUE 5 BLK 7030 LEVEL 7 ON 18/06/2018**

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 WEARNES AUTOMOTIVE PTE LTD acting on behalf of the owner of SJN 6199D against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had reversed and hit the Third Party vehicle SJN 6199D. As such, liability is down against us.

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 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 [ashersng@lkkauto.com](mailto:ashersng@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:

- **Letter of Employment for Mr Lim Choon Kiat**

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 6256 3561 or email us at [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com).

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

Yours sincerely,

Asher  
*Case Handler*  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. *AXA Insurance Pte Ltd (AXA)*  
*(Motor Claims Dept)*