

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 2 September 2019 3:20 PM  
**To:** gk@ptjwala.com  
**Cc:** Admin A; michelle@ptjwala.com; kunzru@live.com; LKUNZRU@gmail.com  
**Subject:** RE: ALLEDGED ACCIDENT INVOLVING VEHICLE NO SKB9729G ON 14/06/2018  
**Attachments:** IMG\_6175 (002).JPG

Dear Mr Gautam Kunzru,

We acknowledge the contents of your below email.

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 report the accident within the next 14 days, i.e by **16/09/2019**.

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. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

As you are aware, the owner of the vehicle (SHB3999T) has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **16/09/2019**, we shall refer the third party claim to you for direct handling.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Gautam Kunzru <gk@ptjwala.com>  
**Sent:** Friday, 29 March 2019 4:25 PM  
**To:** Poh Kin (LKKAuto) <pohkin@lkkauto.com>; 'michelle' <michelle@ptjwala.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; 'Lynda Singapore' <kunzru@live.com>; LKUNZRU@gmail.com  
**Subject:** RE: ALLEDGED ACCIDENT INVOLVING VEHICLE NO SKB9729G ON 14/06/2018

*Mr Poh Kin Chong*

*Dear Mr Poh*

*My sincere apologies for the delay in responding to the below mail /letter of yours as I was away travelling. I have the following comments to your letter.*

- 1. The referred incident happened long time ago around 1 year ago as mentioned in your letter. I recall my wife Lynda Kunzru was driving the car and I was in the front passenger seat. While we were approaching Shenton Way crossing a taxi came from our left side ( my passenger side ) and the Taxi driver very aggressively tried to cut across in to our lane from our front. He was indeed driving very fast and aggressively . while cutting across he touched the front left of our car with his taxi. Consequent to that we and the Taxi guy stopped to see what happened. There was absolutely no damage to our car and to the best of our recollection there was none to the taxi. So we took a picture and drove on.*
- 2. Since this was a very minor incident and there was no damage we never reported the matter to Police not filed any report and almost forgot about it till we received your letter. We don't think we should bother Singapore Police for such trivial matters.*
- 3. As a confirmation of the incident we are attaching a picture of the Taxi guy cutting in to lane of my wife/car .*
- 4. It is obvious that this taxi guy is on the pretext of this incident is trying to fleece money from the insurance company for some other repair work to his taxi.*

*Please take action in the matter accordingly and confirm.*

*Best Regards*

*Gautam Kunzru*



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**From:** Poh Kin (LKKAuto) <[pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)>  
**Sent:** Tuesday, 19 February 2019 20:07  
**To:** michelle <[michelle@ptjwala.com](mailto:michelle@ptjwala.com)>; 'Gautam Kunzru' <[gk@ptjwala.com](mailto:gk@ptjwala.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ALLEDGED ACCIDENT INVOLVING VEHICLE NO SKB9729G ON 14/06/2018  
**Importance:** High

Our Ref: CC4/ASM18011102/K1fb3  
Your Veh: SKB 9729G

Dear Sir/Madam,

**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKB 9729G AND SHB 3999T ALONG FINLAYSON GREEN TOWARDS MARINE BOULEVARD ON 14/06/2018**

We refer to the above matter.

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 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 report the accident within the next 05 days, i.e by noon of 25 February 2018.**

As M/s AXA Insurance Pte Ltd has yet to receive your accident report, we'd like to gently remind you that according to the General Insurance Association (GIA) Motor Claims Framework (MCF), a policyholder must report an accident to the insurance company within 24 hours of the accident, or next working day.

Please take note that we shall inform the **Traffic Police** of the non-reporting if we do not hear from you then.

Furthermore, the owner of vehicle **SHB 3999T** has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **25 February 2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Please be informed that we are wish to contact you however we unable to reach you.

In the meantime, we attached herewith a copy of TP video footage and accident scene photo for your kind attention.

Please do not hesitate to contact us should you have any query or need any assistance.

Thank you.

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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**From:** Poh Kin (LKKAuto)

**Sent:** Friday, 23 November 2018 1:44 PM

**To:** 'michelle' <[michelle@ptjwala.com](mailto:michelle@ptjwala.com)>; 'Gautam Kunzru' <[gk@ptjwala.com](mailto:gk@ptjwala.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ALLEDGED ACCIDENT INVOLVING VEHICLE NO SKB9729G ON 14/06/2018

**Importance:** High

Our Ref: CC4/ASM18011102/K1fb3

Your Veh: SKB 9729G

Dear Sir/Madam,

**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SKB 9729G AND SHB 3999T ALONG FINLAYSON GREEN TOWARDS MARINE BOULEVARD ON 14/06/2018**

We refer to the above matter.

Apologies for late reply on this matter.

We'd like to let you know a third-party claim was lodged against your policy for the alleged accident on 14/06/2018 involving SHB 3999T along Finlayson Green. We in the midst of investigate the matter and we are unable to revert on their claim as a result of your non-reporting of the above accident.

As M/s AXA Insurance Pte Ltd has yet to receive your accident report, we'd like to gently remind you that according to the General Insurance Association (GIA) Motor Claims Framework (MCF), a policyholder must report an accident to the insurance company within 24 hours of the accident, or next working day.

Please bring your vehicle to any AXA Authorize Reporting Centre to make a report (which includes taking photograph) within **Seven** working days from the date of this e-mail. If we fail to hear from you by **01.12.2018**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Please do not hesitate to contact us should you have any query or need any assistance.

Thank you.

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) | fax: 6741-4108

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**From:** michelle [<mailto:michelle@ptjwala.com>]

**Sent:** Thursday, 5 July 2018 10:12 AM

**To:** Poh Kin (LKKAuto) <[pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)>

**Cc:** 'Gautam Kunzru' <[gk@ptjwala.com](mailto:gk@ptjwala.com)>

**Subject:** ALLEDGED ACCIDENT INVOLVING VEHICLE NO SKB9729G

Dear Poh Kin,

Please find attached response to your letter dated 20 June 2018. We will be sending you the same letter by post today, kindly acknowledge once received.

Thank you and best regards,  
Michelle