

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Wednesday, 14 November, 2018 4:29 PM
To: Dextey17@gmail.com
Cc: Admin A; Amanda_ljw@hotmail.com; Vic (LKKAUTO)
Subject: RE: YOUR REF: SKC 2385E_ACCIDENT INVOLVING SKC 2385E AND SH 9836D
ALONG KEPPEL ROAD ON 17.07.2018

Dear Sir/Madam,

We refer further to our below email.

We also wish to advise that there is an excess of **S\$500.00** is attached with Third Party Claims (un-named authorized driver excess). 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 **S\$500.00**; 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 Singapore 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.

If you need any clarification, please do not hesitate to contact us at 6841 2096 at our operating hours 9:00am to 5:30pm or send to our email as below. Please quote our claim reference when you contact us that we can assist you more effectively.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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From: Vic (LKKAUTO)
Sent: Thursday, 1 November, 2018 3:31 PM
To: Dextey17@gmail.com

Cc: Admin A; Vic (LKKAuto); Amanda_ljw@hotmail.com

Subject: YOUR REF: SKC 2385E_ACCIDENT INVOLVING SKC 2385E AND SH 9836D ALONG KEPPEL ROAD ON 17.07.2018



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

01 NOVEMBER 2018

TEY ZHI YUAN
BLOCK 341 CLEMENTI AVENUE 5
#04-168
SINGAPORE 120341

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/ASM18013129/K1ha3

YOUR REF : SKC 2385E

ACCIDENT INVOLVING SKC 2385E AND SH 9836D ALONG KEPPEL ROAD ON 17.07.2018

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 COMFORTDELGRO ENGINEERING PTE LTD, acting on behalf of the owner of SH 9836D against your motor insurance policy.

Based on the accident report, accident scenario and available evidence at hand, it was reported that your vehicle had collided to the Third-Party vehicle SH 9836D. As such, liability may not be on your favour.

Please be informed that your No Claim Discount (NCD – if applicable) 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 full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's 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 6256 3561 or email us at vicalpeh@lkkauto.com.

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

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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