

## Vic (LKKAuto)

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**From:** Lim Serene <cheun23@yahoo.com>  
**Sent:** Monday, 15 October, 2018 2:40 PM  
**To:** Vic (LKKAuto)  
**Cc:** Admin A; Elwyn Ng  
**Subject:** Re: YOUR REF: SKH 8919A\_ACCIDENT INVOLVING SKH 8919A AND SFC 9555U ALONG TELOK AYER STREET ON 04.08.2018

Dear Vic,

Please acknowledge receipt of my email reply so as to not have any dispute for replying within the stipulated date. Also, do email me or contact me immediately if should you require further details or information pertaining to the 3rd party claim which I do not accept.

Thanks,  
Serene Lim  
Mobile: 9880-7571

On Monday, October 15, 2018, 2:37:45 PM GMT+8, Lim Serene <cheun23@yahoo.com> wrote:

Hi Vic,

I do not agree to their claim as I have turn on my hazzard light to express my intention of reversing parking. My front camera was facing some program on that day. The footage came out very dark, but I have brighten it for your cheking.

Attached is the video I brightened / enhanced. And I also attached some documents for reference.

<https://1drv.ms/f/s!AsT0ycrcsCbylFndXSdVeAbsTHru>

If really need the video, I suggest we can also look at the other party's camera, I think that have an on board camera as well. This will be deem fair to me too.

Cheers,  
Serene Lim

On Tuesday, October 9, 2018, 2:10:26 PM GMT+8, Vic (LKKAuto) <vicalpeh@lkkauto.com> wrote:



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

09 OCTOBER 2018

**SERENE LIM YEN CHEUN**

**By Post & By Email**

**331 EAST COAST ROAD**

**#04-05**

**SINGAPORE 429100**

Dear Sir/Madam,

**OUR REF : CC4/ASM18014438/T1ha3**

**YOUR REF : SKH 8919A**

**ACCIDENT INVOLVING SKH 8919A AND SFC 9555U ALONG TELOK AYER STREET ON 04.08.2018**

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 CYCLE & CARRIAGE INDUSTRIES PTE LTD, acting on behalf of the owner of SFC 9555U against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle SFC 9555U. As such, liability may not be on your favour.

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 full co-operation in the handling of the claim is required and kindly submit the following to [vicalpeh@lkkauto.com](mailto: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](mailto: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](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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