

Joy Irene (LKKAUTO)

From: Joy Irene (LKKAUTO)
Sent: Monday, 10 September 2018 3:35 PM
To: 'danny@durametal_alloy.com'
Cc: Admin A
Subject: ACCIDENT INVOLVING SMA 4855P AND SJM 2443E ALONG SERANGGON ROAD ON 20.08.2018

TAN CHOR HIEN

Policy Holder

Dear Sir/Madam,

OUR REF : CC4/ASM18015518/Kjb3
YOUR REF : SMA 4855P

ACCIDENT INVOLVING SMA 4855P AND SJM 2443E ALONG SERANGGON ROAD ON 20.08.2018

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 T & T AUTO SERVICES PTE LTD, acting on behalf of the owner of SJM 2443E against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that you accidentally hit the front car. We are of the opinion that 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. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

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 joyirene@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 the undersigned.

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

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
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