

Your Ref : SJU5304L
Our ref : DM18HO02331/JW
Date : 13 December 2018

ROSET LIMOUSINE SERVICES PTE LTD
BLK 53 UBI AVE 1
#03-47 PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

A.R REGISTERED & NORMAL POST

Dear Sirs/Mdm,

ACCIDENT ON 01/09/2018 @ 1630HRS ALONG CTE (SLIP RD) TOWARDS CHANGI/SERANGOON ROAD INVOLVING SJU5304L AND SHC1183M (CLAIMANT)

We are your insurers of SJU5304L.

Please be informed that both Third Party property and personal injury claim has been lodged against you arising out of an accident involving SJU5304L that occurred on 01/09/2018.

Despite repeated reminder letters on 05/09/2018, 25/10/2018 (AR Registered & Normal Post) and Traffic Police letter on 08/11/2018 requesting for you to report the above-captioned accident, you have failed to notify our office.

In light of the above, you have breached Condition 4 of the Policy and we are entitled to repudiate liability against you under Policy No. DMCFHQ17-000185.

Specifically, we rely on the following condition in the said Policy:-

CONDITIONS

4. Notification of Accidents

- (a) *In the event of any accident involving the Motor Vehicle, irrespective of whether it would give rise to a claim, the Insured shall, together with the Motor Vehicle, call at the Company's Approved Reporting Centre and report the accident within 24 hours of the accident or by the next working day thereof.*

This condition in its entirety is a condition precedent to liability and the failure to comply with any of the above requirements in respect of an accident and/or occurrence with result in the Insured being denied indemnity under both Section I and Section II of the Policy in respect of that particular accident and/or occurrence."

TAKE NOTICE that we are repudiating policy liability against you for all claims arising out of the said accident on the grounds that you have so clearly breached Condition 4 of the Policy.



Notwithstanding, we are reserving our rights to intervene as insurer in Third party's injuries claim(s) in connection with our statutory liability to third party(ies) under the Motor Vehicles (Third Party Risks & Compensation) Act Cap .189. In the event that we are compelled by any law or statute to settle any claim(s) that may arise, we hereby reserve the right to recover our losses from you.

For the sake of good order and for the avoidance of doubt, all our rights against you are hereby expressly reserved.

Yours faithfully



Justin Wong

Claims Department

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cc. Newstate Stenhouse (S) Pte Ltd (Roset Limo) (by email only to: joseph@newstate.com.sg)

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