

Joy Irene (LKKAUTO)

From: Joy Irene (LKKAUTO)
Sent: Wednesday, 9 January 2019 11:54 AM
To: CHAN Kian Chuan
Cc: Admin A; CS A Team; NG Stacey
Subject: RE: S8M00XEY : ACCIDENT INVOLVING SKC 2736B A & SJZ 6733Z ON 26/09/2018

Hi KC,

Noted.

The traffic light is red for the insured.

The insured maintained dispute as such, we will inform TP accordingly.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: CHAN Kian Chuan [mailto:kianchuan.chan@axa.com.sg]
Sent: Wednesday, 9 January 2019 11:45 AM
To: Joy Irene (LKKAUTO) <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; NG Stacey <stacey.ng@axa.com.sg>
Subject: RE: S8M00XEY : ACCIDENT INVOLVING SKC 2736B A & SJZ 6733Z ON 26/09/2018
Importance: High

Hi Joy,

As spoken, it is clear from TP video footage that TP did not turn into the correct lane after turning. The accident could have been avoided if TP turned into his rightful lane. Since insured is strongly disputing on TP claim, please proceed to reject TP claim as per above.

Thank you.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards

KC Chan | Senior Specialist, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: kianchuan.chan@axa.com.sg



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From: CHAN Kian Chuan
Sent: Wednesday, January 09, 2019 10:46 AM
To: Joy Irene (LKKAUTO) <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Subject: RE: S8M00XEY : ACCIDENT INVOLVING SKC 2736B A & SJZ 6733Z ON 26/09/2018
Importance: High

Hi Joy,

Tried calling you several times but no answer.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards

KC Chan | Senior Specialist, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: kianchuan.chan@axa.com.sg
Customer Care No. 1800 8804888



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From: Joy Irene (LKKAUTO) [<mailto:JoyIrene@lkkauto.com>]
Sent: Monday, January 07, 2019 2:16 PM
To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Subject: S8M00XEY : ACCIDENT INVOLVING SKC 2736B A & SJZ 6733Z ON 26/09/2018

Dear KC,

We refer to your mandate.

We have spoken to insured Madam Swapna several times, we also informed her of the adjusted cost and video evidence.

Despite our efforts to explain, she maintained disputing liability and quantum.

Kindly advise if we are to proceed with negotiation settlement with Hup Motor or we are to send insured an undertaking letter.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
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From: Swapna s [<mailto:recruitdiva@live.com>]
Sent: Saturday, 3 November 2018 5:04 AM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKC 2736B A & SJZ 6733Z ON 26/09/2018

Hi Joy,
I do not want him to claim against my insurance.

Regards,
Swapna

From: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Sent: Thursday, November 1, 2018 2:55 PM
To: recruitdiva@live.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SKC 2736B A & SJZ 6733Z ON 26/09/2018

SWAPNA
Policy Holder

Dear Madam,

Your Ref : SKC 2736B
AXA Ref : S8M00XEY

ACCIDENT INVOLVING SKC 2736B A & SJZ 6733Z ON 26/09/2018

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 HUP MOTOR TRADING & SERVICE**, acting on behalf of the owner of **SJZ 6733Z** against your motor insurance policy.

Based on the accident report and video graphic evidence, it was observed that green traffic light was in favour of the Third Party vehicle. We are of the opinion that we cannot be absolved from liability which 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.

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
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
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