



Auto  
Consultants  
Pte Ltd

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

13 NOVEMBER 2018

**RHK ENTERPRISE  
318 TANJONG KATONG ROAD  
SINGAPORE 437100  
ATTN: THE MANAGEMENT**

**By Post & By Email**

Dear Sir/Madam,

**OUR REF : CC4/ASM18018977/Khb3  
YOUR REF : GU 4948X  
ACCIDENT INVOLVING GU 4948X AND SJW 7991D ALONG JUNCTION OF  
PUNGGOL ROAD AND PUNGGOL CENTRAL ON 16.10.2018**

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 K KIM HIM AUTOMOTIVE PTE LTD acting on behalf of the owner of SJW 7991D 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 SJW 7991D. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy. We also wish to advise that there is an excess of **S\$4,000.00** in accordance to your policy.

Our principal, AXA shall keep you informed of when to make the excess payment, which cheque is to be made in favor of "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

As Insurers, AXA 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 10 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

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), **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)



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- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA's Customer Care Centre.

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 authorized 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 6841 2096 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) . Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Vic Alpeh  
Case Handler  
DID: 6841 2096  
FAX: 6741 4108  
EMAIL: [Vicalpeh@lkkauto.com](mailto:Vicalpeh@lkkauto.com)

Cc *Motor Claims Department  
AXA Insurance Pte Ltd*

*[Cdc\\_486@hotmail.com](mailto:Cdc_486@hotmail.com)  
(email)*

 **RE: Any update on COR finalisation?**

Type

 Question

Message

Hi, have issue 10 days notice email (link to you) to TP on 11/11/2020. Till date no response from TP. Will proceed to submit WP and temporary close the case at our end. Thanks - CCL 24112020

[Reply](#)

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 11 November 2020 12:18 PM  
**To:** 'survey@kkinhin.com.sg'  
**Cc:** Kenneth Kong (LKKAuto)  
**Subject:** RE: SJW7991D TP-AXA (URGENT)

*'WITHOUT PREJUDICE'  
SAVE AS TO COSTS*

*Your ref: SJW 7991D  
Our Ref: CC4/ASM18018977/Kg63*

*Dear Sir/Madam,*

*ACCIDENT INVOLVING GU 4948X AND SJW 7991D ON 16/10/2018*

*We refer to the above matter.*

*Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s AXA Insurance Pte Ltd.*

*Please respond within 10 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.*

*"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."*

*Best Regards,*

*Cecilia Chong | Case Handler*

*LKK Auto Consultants Pte Ltd*

*Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.*

*—Original Message—*

*From: Cecilia Chong (LKK Auto)*

*Sent: Wednesday, 7 October 2020 10:32 AM*

*To: survey@kkinhin.com.sg*

*Cc: Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>*

*Subject: RE: SJW7991D TP-AXA (URGENT)*

*Importance: High*

*Hi Meng Huat,*

*Kindly refer to attached for the Estimate list marked.*

*And finalise ASAP.*

*Thanks*

Dear Kenneth,

FYNA.

Thanks

*"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."*

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

-----Original Message-----

From: survey@kkinhin.com.sg <survey@kkinhin.com.sg>

Sent: Monday, 17 June 2019 10:06 AM

To: Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>

Subject: SJW7991D TP-AXA

Hi Mr Kenneth,

Please adjust.

Thank you.

Regards

Meng Huat

KKin Hin Auto