

## Joy Irene (LKKAuto)

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**From:** May Koo <maykoo2003@yahoo.com>  
**Sent:** Wednesday, 24 April 2019 6:44 PM  
**To:** Joy Irene (LKKAuto)  
**Cc:** Admin A  
**Subject:** Re: ACCIDENT INVOLVING SLC 8342C AND SJP 261K ALONG TUAS CHECKPOINT ON 19.10.2018

Hi Joy,

Shall leave it to my insurance AXA and the inspection report to determine. The inspection process should also consider checking the position of the scratch against the position of my vehicle and whether it is possible for the scratch to be caused by my vehicle. If the report determines as positive, my insurance AXA shall settle this accordingly.

On Thursday, April 18, 2019, 2:13:39 PM GMT+8, May Koo <maykoo2003@yahoo.com> wrote:

Hi,

Thank you for the below email. I have already made police report the next day, as well as report to my insurance and sent my car to Performance Motor for inspection. Performance Motor is one of the workshops assigned by my car insurance agent. They took a lot of photos of my car, as well as obtained the video clips on my in-car camera.

You may ask the driver's insurance company to contact my insurance company. I have already informed your client the same over messages in October.

Many thanks.

Best regards,  
Koo

On Thursday, April 18, 2019, 1:30:37 PM GMT+8, Joy Irene (LKKAuto) <JoyIrene@lkkauto.com> wrote:



**KOO GIN BOOI**

Policy Holder

Dear Sir/Madam,

**OUR REF : CC4/ASM18019521/Kjb3**

**YOUR REF : SLC 8342C**

**ACCIDENT INVOLVING SLC 8342C AND SJP 261K ALONG TUAS CHECKPOINT ON 19.10.2018**

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 Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from M/s ACCORD AUTO SERVICES PTE LTD, acting on behalf of the owner of SJP 261K against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had hit Third Party vehicle from the rear. As such, 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.

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 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) within 10 days from the date of this letter **if not provided at our 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](mailto:joyirene@lkkauto.com) | Fax: 6741-4108

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

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