Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 27 November 2018 9:15 AM **To:** 'yonghua.xu@goldinshipping.com'

Subject: RE: < NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING XD 8118L AND

SLK 3265H ALONG/AT KEPPEL ROAD ON 02/11/2018

27 Nov 2018

1st Reminder

M/s GOLDIN SHIPPING PTE LTD

Dear Sirs/ Madam,

OUR REF : CC4/ASM18020603/pb3

YOUR REF : XD 8118L

ACCIDENT INVOLVING XD 8118L & SLK 3265H ALONG/AT KEPPEL ROAD ON 02/11/2018

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to our letter of 14 Nov 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. Please report the accident within the next 07 days, i.e by 04 Dec 2018.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the Traffic Police of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of SLK 3265H has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by 04 DEC 2018, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 20 November 2018 5:07 PM

To: 'yonghua.xu@goldinshipping.com' <yonghua.xu@goldinshipping.com>

Subject: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING XD 8118L AND SLK 3265H ALONG/AT KEPPEL

ROAD ON 02/11/2018

M/s GOLDIN SHIPPING PTE LTD

Dear Yong Hua,

OUR REF : CC4/ASM18020603/pb3

YOUR REF : XD 8118L

ACCIDENT INVOLVING XD 8118L AND SLK 3265H ALONG/AT KEPPEL ROAD ON 02/11/2018

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 SHU FATT AUTO WORKS acting on behalf of the owner of SLK 3265H against your motor insurance policy.

As spoken earlier, kindly refer to our non-reporting letter for your necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)