

## Vivian Lau (LKKAuto)

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**From:** Vivian Lau  
**Sent:** Tuesday, 24 May, 2016 5:02 PM  
**To:** claims@transcab.com.sg  
**Cc:** foonghon@ava-ins.com; ireneng@ava-ins.com; icewong@ava-ins.com; Admin A; Zayyer; Hsiao Tong; CarrisaLee@ava-ins.com  
**Subject:** ACCIDENT INVOLVING SHD 9662P AND SKV 1187S ALONG BLK 303 CHOA CHU KANG AVE 4 ON 05/03/2016, YOUR REF : SHD 9662P, OUR REF : CC4/AXA16005007/wb3

24 May 2015

### TRANS-CAB SERVICES PTE LTD

Dear Sir/Madam,

OUR REF : CC4/AXA16005007/wb3  
YOUR REF : SHD 9662P

### ACCIDENT INVOLVING SHD 9662P AND SKV 1187S ALONG BLK 303 CHOA CHU KANG AVE 4 ON 05/03/2016

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 **Motor Image Enterprises Pte Ltd** acting on behalf of the owner of SKV 1187S against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties, you reversed and hit onto stationary Third Party, we are of the opinion that we cannot be absolved from liability.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

There is an excess of S\$ 5,000.00 on Third Party claims under your policy. Please make a cheque payment of S\$ 5,000.00 payable to "AXA Insurance Singapore Pte Ltd" with your vehicle registration number and the date of accident indicated on the back of your cheque and mail to AXA Insurance Singapore Pte Ltd.

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 [Vivianlau@lkkauto.com](mailto:Vivianlau@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 us at 6481 8625 or email us at to [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com)

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely

Vivian Lau  
Case Handler  
DID: 6841 8625  
FAX: 6741 4108  
EMAIL: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com)

*c.c. AXA Insurance Singapore Pte Ltd  
(Motor Claims Dept)*