

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Thursday, 2 May 2019 11:55 AM
To: alexng@kimsingapore.com.sg
Subject: ACCIDENT INVOLVING PA8481Y AND SJC1186H ALONG BEACH ROAD TOWARDS JAVA ROAD ON 11/12/2018 [YOUR DRIVER: TEO HAN SOON]

**KIM TRANSPORT SOLUTIONS PTE LTD
48 TOH GUAN RD EAST
#05-97
ENTERPRISE HUB
SINGAPORE 608586**

Attn: Mr. Alex Ng

Dear Sir/Madam,

**OUR REF : CC4/ASM18022354/Kha3
YOUR REF : PA8481Y
ACCIDENT INVOLVING PA8481Y [AXA] AND SJC1186H ALONG BEACH ROAD TOWARDS JAVA ROAD
ON 11/12/2018**

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 GUAN HIN MOTOR WORKSHOP, acting on behalf of the owner of **SJC1186H** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the opinion that this is a conflicting version based on words against each driver unless one can prove otherwise.

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 **\$ 1,500.00** on Third Party claims under your policy. Please make a cheque payment of **\$ 1,500.00** 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 khanchna@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)
- Authorization Letter for the Driver to drive the vehicle

- **Driver's Vocational license**
- 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 6841 2360 or email us at khanchna@lkkauto.com.

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

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: khanchna@lkkauto.com | Fax: 6741-4108

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