**Khanchna (LKK Auto)**

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| **From:** | Khanchna (LKK Auto) |
| **Sent:** | Friday, 10 May 2019 5:06 PM |
| **To:** | ECUBERENTAL@gmail.com |
| **Subject:** | ACCIDENT INVOLVING GX3303Y AND SLB3686Z ALONG JURONG WEST AVE 2 TOWARDS JALAN BOON LAY ON 04/02/2019 |

**E-CUBE CAR RENTAL PTE LTD**
**ATTN: Mr. Lim**

Dear Sir/Madam,

**OUR REF      : CC4/ASM19002496/R1ha3**
**YOUR REF     : GX3303Y [YOUR DRIVER: CHEN JUN MING]**
**ACCIDENT INVOLVING GX3303Y AND SLB3686Z ALONG JURONG WEST AVE 2 TOWARDS JALAN BOON LAY ON 04/02/2019**

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 SK AUTOMOBILE PTE LTD acting on behalf of the owner of **SLB3686Z** against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had rear-ended to the Third Party vehicle **SLB3686Z**. 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$1,500.00-subject to additional excess** 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 7 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 khanchna@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
- Authorization Letter for the Driver to drive the vehicle
- Driver's work permit
- 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 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 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 khanchna@lkkauto.com . Please quote our 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)