



01 JULY 2019

**2<sup>nd</sup> Reminder**

**GAN KIM CHWEE**  
BLK 230 ANG MO KIO AVENUE 3,  
#06-1264,  
SINGAPORE 560230

Dear Sir/Madam,

**OUR REF : CC4/ASM19004453/jb3 // S9M01GOK**

**YOUR REF : SKG 2785M**

**ACCIDENT INVOLVING SKG 2785M & SMH 5351H ON 11/03/2019 ALONG/AT  
BENCOOLEN ST**

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 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 09 JULY 2019.**

Please note that with the effect of 1<sup>st</sup> 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 **SMH 5351H** 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 **09 JULY 2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Yours faithfully

Joy Irene  
Claims  
Tel : 6841 2409  
Fax: 6741 4108  
Email : [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com)

This is a computer generated letter and no signature is required.

Cc AXA Insurance Pte Ltd  
(Motor Claims Dept)