



22 October 2019

NORMAL MAIL & REGISTERED MAIL

MOHAMMAD SHAHRUL BIN PAHRULANAM
196B PUNGGOL FIELD
#07-505
SINGAPORE 822196

Dear Sir/ Mdm

OUR REF : S9M01GMM /PWX
YOUR REF : FBD993P

ACCIDENT INVOLVING FBD993P & SHA1864S AT/ALONG CTE TWDS CITY ON 10/03/2019

We refer to our letter to you dated 12/03/2019, reminder letters dated 04/04/2019, 17/04/2019, and 11/05/2019. To date, we have yet to receive your accident report.

In view of your non-reporting, you are in breach of the policy terms and conditions.

In view of the policy breach, we are repudiating the claim and you are not afforded the protection under the motor insurance policy. You shall be personally liable for all third party claims arising from this accident and you will have to bear the damage/loss to the insured vehicle at your own cost. Attached is a copy of the third party property damage claim for your handling.

Notwithstanding, we reserve our Statutory rights to intervene for any third party injury claims and our rights to recover any payments and costs from you thereafter. We also expressly reserve our rights for possible policy breaches/exclusions which we have not mentioned in this letter.

If you need any clarification, please do not hesitate to contact our Claims Service Team hotline at 1800-8804741 (operating hours: 9am to 5.30pm) by quoting our claim reference and we shall be pleased to assist you or email address at cst@axa.com.sg by quoting our claim reference.

Thank you.

Yours faithfully

Peter Wang Xiao
Motor Claims Department
AXA Insurance Pte Ltd

CC ANDA INSURANCE AGENCIES PTE LTD-MOTOR CYCLE SCH
AGENT CODE: 03375