Suwanna (LKK Auto)

From: Suwanna (LKK Auto)
Sent: Monday, 1 July 2019 2:08 PM
To: MOTOR.OPERATIONS@GNM.COM.SG
Cc: Admin A; Poh Kin (LKKAuto)
Subject: (Final Reminder) ACCIDENT INVOLVING SGS 181C & SGJ 559U on 23/03/2019 ALONG/AT BASEMENT CARPARK OF 1 ORCHARD BLVD

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

01 JULY 2019

(Final Reminder)

Dear Sir/Madam

OUR REF : CC4/ASM19005600/fb3 // S9M01IGH
YOUR REF : SGS 181C
ACCIDENT INVOLVING SGS 181C & SGJ 559U on 23/03/2019 ALONG/AT BASEMENT CARPARK OF 1 ORCHARD BLVD

We refer to our letters of 11/05/2019 & 04/06/2019 to you requesting for your reporting of the above accident.

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 **AUTOFRANCE** acting on behalf of the owner of **SGJ 559U** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S$5000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

1) Any settlement equal to or above the excess, you shall be liable to make the payment of $5000/-; or
2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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. You 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 **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 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 us immediately. You may email it to **cst@axa.com.sg** **/** **pohkin@lkkauto.com** or deliver it by hand to AXA 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 **Mr. Chong Poh Kin (case handler) 6841 2132** email us at **pohkin@lkkauto.com**
Please quote the claim reference when you contact us that we can assist you more effectively.

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com| fax: 67414108

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