

## Poh Kin (LKKAUTO)

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**From:** Poh Kin (LKKAUTO)  
**Sent:** Tuesday, 7 May 2019 1:26 PM  
**To:** claims@transcab.com.sg  
**Cc:** transcab\_avaclaims@ava-ins.com  
**Subject:** ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SHC 5673P AND SHA 3550J ALONG TERMINAL AIRPORT ON 09.04.2019

**Importance:** High

### Trans-Cab Taxi Singapore

Our Ref: CC4/ASM19006412/K1fa3  
Your Ref: SHC 5673P (D.O.A: 09/04/2019)

Dear Sir/Madam,

### **ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SHC 5673P AND SHA 3550J ALONG TERMINAL AIRPORT ON 09.04.2019**

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 Property Damage claim against your policy.

We have received a claim from M/s ComfortDelgro Engineering Pte Ltd, acting on behalf of the owner of **SHA 3550J** against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had collided into the rear of Third Party vehicle **SHA 3550J**. As such, liability is down against us. we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

We also wish to advise that there is an excess of **S\$5,000.00** attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim.

AXA shall keep you informed of the third party claim settlement and thereafter kindly let AXA 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 AXA for the above subject matter, AXA expressly reserves all their 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.

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 10 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 **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 (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 AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) or deliver it by hand to our 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 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 2132 or email us at [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) | fax: 6741-4108

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