



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

23 OCTOBER 2019

**TAN HWEE LIN DAPHNE
99A TOAPAYOH LOR 2
#14-39
SINGAPORE 310099**

Dear Sir/ Mdm

**OUR REF : CS3/ASM18020119/Ggb3-1
YOUR REF : SKK 1003Y
ACCIDENT INVOLVING SKK 1003Y & SLA 8883T ALONG/AT MEDIACORP CARPARK
ON 02/11/2018**

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 **THIAM HENG HUAT PTE LTD** acting on behalf of the owner of SLA 8883T against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

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. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to ceciliachong@lkkauto.com within 10 days from the date of this letter **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)
- Driver's Work Permit
- Employment Letter from your company
- Authorisation letter
- Rental Agreement/ Leasing Agreement
- 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 AXA's prior knowledge and consent.

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 6749 4274 or email us at ceciliachong@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Cecilia Chong
Case Handler
DID: 6749 4274
FAX: 6741 4108
EMAIL: ceciliachong@lkkauto.com

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Saturday, 9 November 2019 9:56 AM
To: Thiam Heng Huat
Subject: RE: AXA Ref: S8M011OF Our Ref: SLA8883T
Attachments: OI GIA REPORT.pdf

Your Ref: SLA 8883T Without Prejudice
Our Ref: CS3/ASM18020119/Ggb3-1

Dear Sirs/Madam,

ACCIDENT INVOLVING SKK 1003Y (AXA) & SLA 8883T ON 02/11/2018

We refer to the above matter.

Attached is a copy of our insured accident statement for your easy reference. We have reviewed the matter and we are of the view that our driver is not liable for the accident. Based on Our Insured report, your client has hit onto Our Insured's vehicle when his vehicle is stationary.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

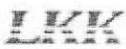
Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)
Sent: Saturday, 9 November 2019 9:27 AM
To: Thiam Heng Huat <thh176@yahoo.com>
Subject: RE: AXA Ref: S8M011OF Our Ref: SLA8883T

Your Ref: **SLA 8883T** Without Prejudice

Our Ref: CC4/ASM18020119/Ggb3-1

Dear Sirs/Madam,

ACCIDENT INVOLVING SKK 1003Y(AXA) & SLA 8883T ON 02/11/2018