

Your Ref : SLT3339G
Our ref : DM19H001094/JG
Date : 27 June 2019

Luxs Leasing & Limousines Services Pte Ltd
1 Kaki Bukit Avenue 6
#01-67
SINGAPORE 417883

A.R REGISTERED & NORMAL POST

Dear Sir

ALLEGED ACCIDENT ON 01/04/2019 0015HRS AT JOHOR CHECKPOINT INVOLVING SLT3339G AND SLL3655K

We are the insurers of SLT3339G.

A Third Party property damage claim has been lodged against you arising out of an accident involving SLT3339G that occurred on 01/04/2019.

Despite repeated reminder letters on 25/04/2019, 09/05/2019 and 22/05/2019 (AR Registered & Normal Post) requesting for you to report the above-captioned accident, you have failed to notify our office.

In light of the above, you have breached Condition 4 of the Policy and we are entitled to repudiate liability against you under Policy No. DMCFHQ18-000166.

Specifically, we rely on the following condition in the said Policy:-

CONDITIONS

4. Notification of Accidents

- (a) *In the event of any accident involving the Motor Vehicle, irrespective of whether it would give rise to a claim, the Insured shall, together with the Motor Vehicle, call at the Company's Approved Reporting Centre and report the accident within 24 hours of the accident or by the next working day thereof.*

This condition in its entirety is a condition precedent to liability and the failure to comply with any of the above requirements in respect of an accident and/or occurrence with result in the Insured being denied indemnity under both Section I and Section II of the Policy in respect of that particular accident and/or occurrence."

TAKE NOTICE that we are repudiating policy liability against you for all claims arising out of the said accident on the grounds that you have so clearly breached Condition 4 of the Policy.



For the sake of good order and for the avoidance of doubt, all our rights against you are hereby expressly reserved.

Yours faithfully



Joel Goh

Claims Department

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cc. NEWSTATE STENHOUSE (S) PTE LTD (via email only: joseph@newstate.com.sg)