

Mei Kwan (LKKAUTO)

From: Mei Kwan (LKKAUTO)
Sent: Thursday, 13 June, 2019 4:55 PM
To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com; Admin A; CS A Team; Hsiao Tong (LKKAUTO)
Subject: ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019 ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT
Attachments: OI STATEMENT.pdf

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

13th June 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19010502/pa3 // S9M01QJC

YOUR REF : SHD 330G

ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019 ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT

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 **Esteem Performance Pte Ltd** acting on behalf of the owner of **SMJ 4816E** 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. 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 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 / chewht@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 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 **6742 3197** or email us at **chewht@lkkauto.com**.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Suwanna (LKK Auto)

From: Suwanna (LKK Auto)
Sent: Thursday, 4 July 2019 3:09 PM
To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com; Admin A; Hsiao Tong (LKKAuto)
Subject: (FIRST REMINDER) ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019
ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

04 JULY 2019

1st Reminder

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19010502/Kpa3 // S9M01QJC

YOUR REF : SHD 330G

**ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019 ALONG/AT PARK ROYAL HOTEL LOBBY
PICK UP POINT**

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 **ESTEEM PERFORMANCE PTE LTD** acting on behalf of the owner of **SMJ4816E** against your motor insurance policy.

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Meantime, Kindly provide your hirer's name & Mailing Address for our necessary action.

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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 / chewht@lkkauto.com or deliver it by hand to AXA Customer Care Centre.

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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 **Ms Chew Hsiao Tong (Case Handler) 6742 3197** or email us at chewht@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)

Suwanna (LKK Auto)

From: Suwanna (LKK Auto)
Sent: Tuesday, 16 July 2019 4:45 PM
To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com; Admin A; Hsiao Tong (LKKAuto)
Subject: (2ND REMINDER) ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019 ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

16 JULY 2019

2ND Reminder

Transcab Taxi
Singapore

Dear Sir/Madam,

OUR REF : CC4/ASM19010502/Kpa3 // S9M01QJC

YOUR REF : SHD 330G

ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019 ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT

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We have received a claim from **ESTEEM PERFORMANCE PTE LTD** acting on behalf of the owner of **SMJ4816E** against your motor insurance policy.

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

Thank you.

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)

From: Suwanna (LKK Auto)

Sent: Thursday, 4 July 2019 3:09 PM

To: claims@transcab.com.sg

Cc: transcab_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: (FIRST REMINDER) ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019 ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT

To : Traffic Police – Deputy Head, Investigations Department
Fax : 65474885

ONLY FOR ACCIDENTS IN SINGAPORE

NON-INJURY MOTOR ACCIDENT REPORT SCHEME
FORM ON NON-REPORTING BY INSUREDS

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows: -

Date of accident : 26/05/2019
Time of accident : 16:00
Place of accident : PARK ROYAL HOTEL LOBBY PICKUP POINT

Third Party's name : GOLDBELL CAR RENTAL PTE LTD
Third Party's vehicle number : SMJ4816E
Our insured's name : TRANS-CAB SERVICES PTE LTD

Our insured's vehicle number : SHD330G
Our insured's NRIC number : NIL
Our insured's address : No.2 ANG MO KIO STREET 63,
SINGAPORE 569111

Our Insured's telephone number : NIL

A letter dated **(04/07/2019)** was sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter.
(Please cite our reference number: **(CC4/ASM19010502/Kpa3)**)

Name and address of insurance company : AXA Insurance 8 Shenton Way, #24-01 AXA Tower, 068811

Name of contact person : Hsiao Tong
Contact Number : 6742 3197 Fax: 6741 4108
Date : 16/07/2019

Su Li (LKK Auto)

From: Su Li (LKK Auto)
Sent: Tuesday, 13 August 2019 4:35 PM
To: 'claims'
Cc: Admin A; Hsiao Tong (LKKAuto); transcab_avaclaims@ava-ins.com
Subject: RE: (Final Reminder) ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019
ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT

Transcab Taxi
Singapore

13 August 2019

FINAL REMINDER

M/S TRANSCAB SERVICES PTE LTD-VIA EMAIL ONLY
NO.2 ANG MO KIO ST 63
SINGAPORE 569111

NG YEW KIM – BY POST
BLK 417 BUKIT BATOK WEST AVE 4
#09-298
SINGAPORE 650417

Dear Sir/Madam,

OUR REF: CC4/ASM19010502/Kpa3 // S9M01QJC
YR REF: SHD 330G
RE: ACCIDENT INVOLVING SHD 330G & SMJ 4816E ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT
ON 26/05/2019

We refer to our letters of 13/06/2019, 04/07/2019 and 16/07/2019 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through at your reporting centre.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we have already informed the **Traffic Police** of the non-reporting.

As you are aware, the owner of the vehicle SMJ 4816E has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **21 August 2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Please take note that this is our final reminder.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 (Ext:119) Email: SuLi@lkkauto.com Fax: 67414108

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

From: Suwanna (LKK Auto) <Suwanna@lkkauto.com>

Sent: Tuesday, 16 July, 2019 4:45 PM

To: claims@transcab.com.sg

Cc: transcab_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: (2ND REMINDER) ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019 ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

16 JULY 2019

2ND Reminder

Transcab Taxi
Singapore

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We have received a claim from **ESTEEM PERFORMANCE PTE LTD** acting on behalf of the owner of **SMJ4816E** against your motor insurance policy.

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Subject: (FIRST REMINDER) ACCIDENT INVOLVING SHD330G AND SMJ4816E ON 26/05/2019 ALONG/AT PARK ROYAL HOTEL LOBBY PICK UP POINT

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

04 JULY 2019

1st Reminder

Transcab Taxi
Singapore

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Email Suwanna@lkkauto.com fax: 67414108

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



Auto
Consultants
Pte Ltd

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

13 August 2019

**EMAIL & NORMAL POST
FINAL REMINDER**

NG YEW KIM

BLK 417 BUKIT BATOK WEST AVE 4
#09-298
SINGAPORE 650417

Dear Sir,

OUR REF: CC4/ASM19010502/Kpa3 // S9M01QJC

YR REF: SHD 330G

**RE: ACCIDENT INVOLVING SHD 330G & SMJ 4816E ALONG/AT PARK ROYAL HOTEL LOBBY PICK
UP POINT ON 26/05/2019**

We refer to our letters of 13/06/2019, 04/07/2019 and 16/07/2019 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through at your reporting centre.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we have already informed the **Traffic Police** of the non-reporting.

As you are aware, the owner of the vehicle SMJ 4816E has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **21 August 2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Please take note that this is our final reminder.

Yours faithfully

This letter is computer generated and no signature is required.

Motor Claims Department

cc AVA Insurance Brokers Pte Ltd-via email only



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

27 July 2020

**By Registered Mail
FINAL REMINDER**

NG YEW KIM
BLK 417 BUKIT BATOK WEST AVE 4
#09-298
SINGAPORE 650417

Dear Sirs,

OUR REF : CC4/ASM19010502/Kpa3 // S9M01QJC
YOUR REF : SHD 330G
**ACCIDENT INVOLVING SHD 330G AND SMJ 4816E ALONG/AT PARK ROYAL
HOTEL LOBBY PICK UP POINT ON 26/05/2019**

We refer to our letters of **13/06/2019, 04/07/2019, 16/07/2019 & 13/08/2019** to you requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of our AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 7 days, i.e by 03 August 2020.**

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. We also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of **\$5,000.00** for third party claim settlements.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we have already informed the **Traffic Police** of the non-reporting.

As you are aware, the owner of the vehicle **SMJ 4816E** has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **03 August 2020**, we shall refer the third party claim to you for direct handling.

Yours faithfully

Hsiao Tong

Claims

Tel : 6742 3197

Fax: 6741 4108

Email : chewht@lkkauto.com

This is a computer-generated letter and no signature is required.

*Cc AXA Insurance Pte Ltd
(Motor Claims Dept)*

To : Traffic Police – Deputy Head, Investigations Department
Fax : 65474885

ONLY FOR ACCIDENTS IN SINGAPORE

NON-INJURY MOTOR ACCIDENT REPORT SCHEME
FORM ON NON-REPORTING BY INSURED

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows: -

Date of accident	: 26/05/2019
Time of accident	: 16:00
Place of accident	: PARK ROYAL HOTEL LOBBY PICK UP POINT
Third Party's name	: GOLDBELL CAR RENTAL PTE LTD
Third Party's vehicle number	: SMJ 4816E
Our insured's name	: TRANS-CAB SERVICES PTE LTD
Our Hirer's name	: NG YEW KIM
Our insured's vehicle number	: SHD 330G
Our Hirer's NRIC number	: S0212872A
Our Hirer's address	: BLK 417 BUKIT BATOK WEST AVE 4 #09-298 SINGAPORE 650417
Our Hirer's telephone number	: 9090 8643

A letter dated **(13/06/2019, 04/07/2019, 16/07/2019 & 13/08/2019)** was sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter.
(Please cite our reference number: **(CC4/ASM19010502/Kpa3 // S9M01QJC)**)

Name and address of insurance company : AXA Insurance 8 Shenton Way, #24-01 AXA Tower, 068811

Name of contact person : Hsiao Tong
Contact Number : 6742 3197 Fax : 6741 4108
Date : 24/07/2020

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 22 March 2021 10:31 AM
To: Carmen Lim
Cc: serence ctc; jenny chong
Subject: RE: PIR - SMJ4816E / DOA 26.05.2019

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that AXA had repudiated the claims in view of our insured has breach of policy terms and conditions.

Kindly re-direct your client's claim to our insured for redress.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Carmen Lim <carmen@esteemperf.com.sg>
Sent: Wednesday, 17 March 2021 3:22 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: serence ctc <serence@esteemperf.com.sg>; jenny chong <jenny@esteemperf.com.sg>
Subject: PIR - SMJ4816E / DOA 26.05.2019

Dear Hsiao Tong,

As spoken , pls refer to the attached PIR.

Thank you



Freundliche Grüße / Best Regards

Carmen Lim

Accident Claim Executive | Operation

Division

Esteem Performance Pte Ltd

M: 8799 0066

P: 6484 1221

E: carmen@esteemperf.com.sg

[385 Sin Ming Drive](#) Vicom Inspection
(Head Office / Showroom / Workshop)

[176 Sin Ming Drive , Sin Ming Auto Care](#)
[#01-14 , #01-15 , #01-16](#)
(Workshop)

www.esteemperformance.com

