

Hsiao Tong (LKKAuto)

From: Total Care Employment Maid Agency <totalcare96@hotmail.com>
Sent: Wednesday, 24 July 2019 5:19 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: ACCIDENT INVOLVING GZ 2882M(AXA) AND SMG 7228Z ALONG/AT CTE TOWARDS BALESTIER ON 07/07/2019

Hi
Thank you for your mail.
This to confirm Mr. Dhivagar is appointed driver in our company and we are allow to him to,drive back the vehicle after work .
we are aware of access of \$ 500 have to bear by the company . please proceed for the claim .

Thank you
regards
nadeera

TOTAL CARE EMPLOYMENT SERVICES
LIC NO: 14C7041
189 SELEGIE CENTRE #02-11
SELEGIE ROAD, SINGAPORE -188332
81835472/63334133/63368901

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, July 17, 2019 9:20 AM
To: totalcare96@hotmail.com <totalcare96@hotmail.com>
Subject: ACCIDENT INVOLVING GZ 2882M(AXA) AND SMG 7228Z ALONG/AT CTE TOWARDS BALESTIER ON 07/07/2019

17 JULY 2019

M/s Total Care Employment Services

Dear Sir/ Mdm

OUR REF : CC4/ASM19012457/Kpa3// S9M01T7V

YOUR REF : GZ2882M

ACCIDENT INVOLVING GZ 2882M(AXA) AND SMG 7228Z ALONG/AT CTE TOWARDS BALESTIER ON 07/07/2019

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 claim against your policy.

We have received a third party claim(s) from S & H MOTOR PTE LTD acting on behalf of the owner of SMG 7228Z against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver favour as it is a head-to-rear collision. 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 also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of \$500.00 for third party claim settlements.

As Insurers, they 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 7 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 to chewht@lkkauto.com within 7 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)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- **Copy of the letter of authorization to confirm that the driver is allow to driver the vehicle after work.**
- 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 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), we 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 as at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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