

Suwanna (LKK Auto)

From: Suwanna (LKK Auto)
Sent: Wednesday, 14 August 2019 4:47 PM
To: 'claims@transcab.com.sg'
Cc: 'transcab_avaclaims@ava-ins.com'; Admin A; Cecilia Chong (LKK Auto)
Subject: ACCIDENT INVOLVING SHD 5394P AND SMA 3422L ON 10/08/2019 ALONG/AT BEACH ROAD OUTSIDE SHAW TOWER

15 AUGUST 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF: CC4/ASM19014027/ga3 // S9M01WSZ

YR REF: SHD 5394P

RE: ACCIDENT INVOLVING SHD 5394P AND SMA 3422L ON 10/08/2019 ALONG/AT BEACH ROAD OUTSIDE SHAW TOWER

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

We highlight that this accident has not been reported to us. 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. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you.

Kindly submit the following when lodging the report which list 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 or deliver it by hand to our Customer Care 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 revert to us within 10 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

If you need any clarification, please do not hesitate to contact us at **Ms Cecilia Chong (Case Handler) 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.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com fax: 67414108

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