



Auto
Consultants
Pte Ltd

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

30 August, 2019

KO KHENG HWA
30 MOUNT ELIZABETH,
#10-34,
SINGAPORE 228519

Dear Sir,

OUR REF : S9M01YUN // CC3/ASM19015294/Kpa3
YOUR REF : ES 8183T
ACCIDENT INVOLVING ES 8183T & SHD 208C ALONG/AT MOUNT ELIZABETH
LINK TOWARDS BIDEFORD ROAD ON 25/08/2019

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Singapore Pte Ltd to deal with the third party claim against your motor policy.

We have received a third party claim(s) from **TRANS-CAB AUTO SERVICES PTE LTD** acting on behalf of the owner of **SHD 208C** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your 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. 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. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/motor-claims>

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
- 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 Insurance Pte Ltd Customer Care Centre.

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

To enable us to look into the matter immediately, please let us hear from you within seven **(7) days** from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

If you need any clarification, please do not hesitate to contact us at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,
Chew Hsiao Tong

CC : AXA INSURANCE PTE LTD
Motor Claim Department



Auto
Consultants
Pte Ltd

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

09 September 2019

1st Reminder

KO KHENG HWA
30 MOUNT ELIZABETH,
#10-34
SINGAPORE 228519

Dear Madam,

OUR REF : S9M01YUN // CC3/ASM19015294/Kpa3
YOUR REF : ES 8183T
ACCIDENT INVOLVING ES 8183T & SHD 208C ON 25/08/2019 ALONG/AT MOUNT ELIZABETH LINK TOWARDS BIDEFORD ROAD

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

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 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 07 days, i.e by 17 September 2019.**

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.

We are under strict obligations to inform the **Traffic Police** of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of **SHD 208C** 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 **17 September 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.

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)



Auto
Consultants
Pte Ltd

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

27 September 2019

2nd Reminder

KO KHENG HWA
30 MOUNT ELIZABETH,
#10-34,
SINGAPORE 228519

Dear Sir / Madam,

OUR REF : CC3/ASM19015294/Kpa3 // S9M01YUN
YOUR REF : ES 8183T
ACCIDENT INVOLVING ES 8183T & SHD 208C ON 25/08/2019 ALONG/AT MOUNT ELIZABETH LINK TOWARDS BIDEFORD ROAD

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

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 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 07 days, i.e by 07 October 2019.**

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.

We are under strict obligations to inform the Traffic Police of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of **SHD 208C** 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 **07 October 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.

Yours faithfully

Hsiao Tong
Claims
Tel : 6749 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: 6547 4900

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	25/08/2019
Time of accident	08 : 10 am
Place of accident in Singapore	MOUNT ELIZABETH LINK TOWARDS BIDEFORD ROAD
Third Party's name	TRANS-CAB SERVICES PTE LTD
Third Party's vehicle number	SHD 208C
Our insured's name	KO KHENG HWA
Our insured's vehicle number	ES 8183T
Our insured's address	30 MOUNT ELIZABETH #10-34 SINGAPORE 228519

A registered letter dated **30/08/2019** & **09/09/2019** were 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 (pls cite our reference number **CC3/ASM19015294/Kpa3// S9M01YUN**).

Name & Address of Insurance Company	<u>AXA Insurance Singapore Pte Ltd</u> <u>No 8 Shenton Way #27-01 AXA Tower</u> <u>Singapore 068811</u>
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Contact Person CHEW HSIAO TONG

Contact Number Tel : 6742 3197 / Fax : 6741 4108

Date 26/09/2019



POSTING RECEIPT FOR REGISTERED ARTICLE(S)

Singapore Post Limited
(Reg. No. 199201623M)
10 Eunos Road 8
408-80 Singapore Post Centre
Singapore 408600

Tel: 1695
Fax: 6842 5114
To check delivery status or to raise an enquiry
on your registered article(s), please visit
www.singpost.com

NOTES:

- Separate forms are to be used for Insured and Non-Insured Registered Article.
- Please provide all information required and produce this receipt for all enquiries.
- * Please tick where applicable. It shall be assumed no Advice of Receipt (A/R) is requested if delivery by air is requested if relevant * is left blank.
- Please indicate the return address on the item(s) to ensure prompt return in event of non-delivery to the addressee(s).
- Please post item(s) at the post office counter according to the sequence stated below.

1. Name & Address of Addressee

TO HENG HWA
30 Mount ELIZABETH
#10-34
Singapore 228514

(ES 81837)

2. Name & Address of Addressee

AR* : () Y () N	By* : () AIR () SUR
Insurance* : () Y SS () N	
Contents:	
AR* : () Y () N	By* : () AIR () SUR
Insurance* : () Y SS () N	
Contents:	
For Official Use Only (Item numbers are printed in order of posting at counter)	

Sender's Agreement

I have read, understood and agreed to the terms and conditions of posting overleaf. I accept the maximum liability payable for Registered Mail Service and certify that all information provided by me is true and the item(s) does not contain any hazardous or prohibited item(s).

Name & Signature

Date

P116

09/2014



MPR-02119270005539



MacPherson Road
Singapore Post Limited
10 Eunos Road 8
Singapore Post Centre
Singapore 408600
GST Reg. No. : M2-8105651-9
Customer Service Hotline: 1605

Date/Time 27/9/2019 10:35

No. Description Amount(S\$)

1	Accept Registered Article Item	0.00
1.	Ref:RC282585871SG Ctry : SG	
	Transaction No.:8135192700043	
2.	Ref:RC282585885SG Ctry : SG	
	Transaction No.:8135192700044	
3.	Ref:RC282585899SG Ctry : SG	
	Transaction No.:8135192700045	
4.	Ref:RC282585908SG Ctry : SG	
	Transaction No.:8135192700046	
5.	Ref:RC282585911SG Ctry : SG	
	Transaction No.:8135192700047	
6.	Ref:RC282585925SG Ctry : SG	
	Transaction No.:8135192700048	
7.	Ref:RC282585939SG Ctry : SG	
	Transaction No.:8135192700049	

5	Sale of Postage Label (Domestic)	2.54
	Quantity: 1	
	Unit price: 2.54	
	Total GST: 0.17	
	Ref.: RC282585908SG	
	Insurance: 0.00	
	Postage paid: 2.54	
	Transaction No.: 8135192700050	

6	Sale of Postage Label (Domestic)	2.54
	Quantity: 1	
	Unit price: 2.54	
	Total GST: 0.17	
	Ref.: RC282585911SG	

Insurance: 0.00
Postage paid: 2.54
Transaction No.: 8135192700050

7	Sale of Postage Label (Domestic)	2.54
	Quantity: 1	
	Unit price: 2.54	
	Total GST: 0.17	
	Ref.: RC282585925SG	
	Insurance: 0.00	
	Postage paid: 2.54	
	Transaction No.: 8135192700050	

8	Sale of Postage Label (Domestic)	2.54
	Quantity: 1	
	Unit price: 2.54	
	Total GST: 0.17	
	Ref.: RC282585939SG	
	Insurance: 0.00	
	Postage paid: 2.54	
	Transaction No.: 8135192700050	

Total GST 1.19
Total Amount 17.78

Cash 17.78

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

06 April 2020

FINAL REMINDER

KO KHENG HWA
30 MOUNT ELIZABETH
#10-34
SINGAPORE 228519

Dear Sir,

OUR REF : CC3/ASM19015294/Kpa3
YOUR REF : ES 8183T
**ACCIDENT INVOLVING ES 8183T & SHD 208C ALONG/AT MOUNT ELIZABETH LINK TWDS
BIDEFOR ROAD ON 25/08/2019**

We refer to our letters of 30/08/2019, 09/09/2019 & 27/09/2019 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 14 days, i.e by 20 April 2020.**

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.

As you are aware, the owner of the vehicle SHD 208C 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 20 April 2020, we shall refer the third party claim to you for direct handling.

Yours sincerely,

Chew Hsiao Tong (Ms)
Case Handler
DID: 6742 3197
Email: chewht@lkkauto.com

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

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)