

## Su Li (LKK Auto)

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**From:** Su Li (LKK Auto)  
**Sent:** Monday, 10 February 2020 4:07 PM  
**To:** MOTOR1@ETAY.NET  
**Cc:** Hsiao Tong (LKKAuto); Admin A; motor2@etay.net; mimi@etay.net  
**Subject:** RE: ACCIDENT INVOLVING PC 2792D & SJW 8996J ALONG/AT T-JUNCTION OF PASIR RIS CENTRAL TWDS PASIR RIS DR ON 17/12/2019

### 2<sup>ND</sup> Reminder

Dear Sir / Madam,

**OUR REF : CC4/ASM19022352/pa3 // S9M02AHF**  
**YOUR REF : PC 2792D**  
**ACCIDENT INVOLVING PC 2792D & SJW 8996J ON 17/12/2019 ALONG/AT T-JUNCTION OF PASIR RIS CENTRAL TWDS PASIR RIS DR**

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 February 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 **\$1,500.00** for third party claim settlements.

Please note that with the effect of 1<sup>st</sup> 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 **SJW 8996J** 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**

**February 2020**, 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)

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**From:** Su Li (LKK Auto)  
**Sent:** Monday, 23 December 2019 3:53 PM  
**To:** MOTOR1@ETAY.NET  
**Cc:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** ACCIDENT INVOLVING PC 2792D & SJW 8996J ALONG/AT T-JUNCTION OF PASIR RIS CENTRAL TWDS PASIR RIS DR ON 17/12/2019

Dear Sirs,

**OUR REF : S9M02AHF // CC4/ASM19022352/pa3**  
**YOUR REF : PC 2792D**  
**ACCIDENT INVOLVING PC 2792D & SJW 8996J ALONG/AT T-JUNCTION OF PASIR RIS CENTRAL TWDS PASIR RIS DR ON 17/12/2019**

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 **HUA MENG SPRAY PAINTING WORKSHOP** acting on behalf of the owner of **SJW 8996J** 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 also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of **\$1,500.00** for third party claim settlements.

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](mailto: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](mailto: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 as at 6742 3197 or [chewht@lkkauto.com](mailto: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