

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Sunday, July 19, 2020 5:00 PM
To: ong.jiahui@komoco.com.sg
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SLA 551D AND GBC 1175H ON 22/04/2020 ALONG / AT TUAS SOUTH [FIRST REMINDER**]

KOMOCO CAR RENTALS PTE LTD

Dear Sir/Madam,

OUR REF : CC4/ASM20005368/Uka3 // S0M02MYV
YOUR REF : SLA 551D
ACCIDENT INVOLVING SLA 551D AND GBC 1175H ON 22/04/2020 ALONG / AT TUAS SOUTH

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 M/s AUTOMOBILE INTEGRATED MANAGEMENT PTE LTD (AIM) acting on behalf of the owner of GBC 1175H against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had turned out to the main road and collided with the Third party vehicle GBC 1175H. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

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 us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to khanchna@lkkauto.com within 10 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 Identity card, driving license or foreign driving license (if any)
- **Company Letter of Authorisation**
- **Hiring Agreement**
- 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 AXA's prior knowledge and consent.

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 6841 2360 or email us at khanchna@lkkauto.com.

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

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

CC : AXA INSURANCE PTE LTD
Motor Claim Department

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Tuesday, June 2, 2020 10:14 AM

To: ong.jiahui@komoco.com.sg

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SLA 551D AND GBC 1175H ON 22/04/2020 ALONG / AT TUAS SOUTH [FIRST REMINDER**]

FIRST REMINDER

Dear Sir,

OUR REF : CC4/ASM20005368/Uka3 // S0M02MYV

YOUR REF : SLA 551D

ACCIDENT INVOLVING SLA 551D AND GBC 1175H ON 22/04/2020 ALONG / AT TUAS SOUTH

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 refer to the above subject matter. We have received third party claim(s) 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/owndamageaccidentreporting>.

Your full co-operation is required. 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 khanchna@lkkauto.com or deliver it by hand to 51 Ubi Avenue 1, #01-25 Paya Ubi Ind. Park S(408933).

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.

Yours sincerely,
Khanchna

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CC : AXA INSURANCE PTE LTD
Motor Claim Department

"Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted."

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, April 23, 2020 7:52 PM
To: ong.jiahui@komoco.com.sg
Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: ACCIDENT INVOLVING SLA 551D AND GBC 1175H ON 22/04/2020 ALONG / AT TUAS SOUTH

Dear Sir,

OUR REF : CC4/ASM20005368/Uka3 // S0M02MYV
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- 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)
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Khanchna

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