

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Wednesday, 8 July 2020 1:58 PM
To: claims@transcab.com.sg
Cc: Admin A; transcab_avaclaims@ava-ins.com
Subject: ACCIDENT INVOLVING SHF 591J(AXA) AND CB 6099E ALONG/AT JURONG WEST AVENUE CORPORATION ROAD ON 26/05/2020

08/07/2020

TRANS-CAB SERVICES PTE LTD

Singapore

Dear Sir/Madam,

OUR REF : CC4/ASM20005991/Uka3

YOUR REF : VFX/P1680520 (SHF 591J)

ACCIDENT INVOLVING SHF 591J(AXA) AND CB 6099E ALONG/AT JURONG WEST AVENUE CORPORATION ROAD ON 26/05/2020

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 FASTECH AUTO PTE LTD acting on behalf of the owner of CB 6099E against your motor insurance policy.

Based on the accident report and accident, it was reported that your vehicle was making a turning and collided into the Third-Party vehicle CB 6099E. As such, liability is down against us.

We also wish to advise that there is an excess of **\$5,000/-** 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 reply to us within 10 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 khanchna@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's 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)
- Authorization Letter for the Driver to drive the vehicle
- 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 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.

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)