

Your Ref : SJJ1344E
Our ref : DM20HO00881-JG
Date : 19 August 2020

DREAM LEASING PTE LTD
BLK. 155 KAKI BUKIT AVENUE 1
#02-01 SHUN LI INDUSTRIAL PARK
SINGAPORE 416012

A.R REGISTERED & NORMAL POST

ALWINDER SINGH
BLK 502 BEDOK NORTH STREET 3
#14-68
SINGAPORE 460502

A.R REGISTERED & NORMAL POST

Dear Sir

ALLEGED ACCIDENT ON 06/06/2020 1245HRS ALONG CHOA CHU KANG DRIVE INVOLVING SJJ1344E AND SLZ660R

We are the insurers of SJJ1344E.

A Third Party claim has been lodged against you arising out of an accident involving SJJ1344E that occurred on 06/06/2020.

Despite repeated reminder letters on 16/06/2020, 07/07/2020 and 17/07/2020 (AR Registered & Normal Post) requesting for you to report the above-captioned accident, you have failed to notify our office.

In light of the above, you have breached Condition 4 of the Policy and we are entitled to repudiate liability against you under Policy No. DMCFHQ19-000086.

Specifically, we rely on the following condition in the said Policy:-

CONDITIONS

4. Notification of Accidents

- (a) *In the event of any accident involving the Motor Vehicle, irrespective of whether it would give rise to a claim, the Insured shall, together with the Motor Vehicle, call at the Company's Approved Reporting Centre and report the accident within 24 hours of the accident or by the next working day thereof.*

This condition in its entirety is a condition precedent to liability and the failure to comply with any of the above requirements in respect of an accident and/or occurrence with result in the Insured being denied indemnity under both Section I and Section II of the Policy in respect of that particular accident and/or occurrence."

TAKE NOTICE that we are repudiating policy liability against you for all claims arising out of the said accident on the grounds that you have so clearly breached Condition 4 of the Policy.



For the sake of good order and for the avoidance of doubt, all our rights against you are hereby expressly reserved.

Yours faithfully



Joel Goh

Claims Department

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cc. Newstate Broker (via email only: renewal@newstate.com.sg)