

## ACCIDENT INVOLVING SKS 5661D(AXA) AND SJF 749Z ALONG/AT PASIR RIS DRIVE 1 AT ESSO STATION ON 24/07/2020

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Wed 4/11/2020 2:28 PM

To: HORICHARD.YL@GMAIL.COM <HORICHARD.YL@GMAIL.COM>

 17 attachments (5 MB)

SJF749Z vs SKS5661D\_TP VIDEO.mp4; P1.jpg; P2.jpg; P3.jpg; P4.jpg; P5.jpg; P6.jpg; P7.jpg; P8.jpg; P9.jpg; P10.jpg; P11.jpg; P12.jpg; P13.jpg; P14.jpg; P15.jpg; P16.jpg;

**Mr Ho Yew Lin**

*[By Email only]*

Dear Sirs/ Mdm

**OUR REF : CC4/ASM20007991/Bpa3 // S0M02R7W**

**YOUR REF : SKS5661D**

**ACCIDENT INVOLVING SKS 5661D(AXA) AND SJF 749Z ALONG/AT PASIR RIS DRIVE 1 AT ESSO STATION ON 24/07/2020**

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 third party claim(s) from TEAM AUTOPRO PTE LTD acting on behalf of the owner of SJF 749Z against your motor insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SJF749Z. Kindly refer to the attached video from SJF749Z for your easy reference. The video shows that your vehicle reversed and hit onto third party parked vehicle. The impact is considered great as it caused third party vehicle to move backward. We have tried to negotiate at best with third party repairer and the adjusted repair cost is Lump Sum \$4,250.00 with 7 repair days. We attached here with the damage photos for your easy reference.

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

As Insurers, they 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 7 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 [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 to confirm that the driver is allow to drive the vehicle.

- 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 Customer Care Centre.

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), we 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 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

**\*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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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