## **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

Sent: Friday, 22 October 2021 1:00 PM

To: 'HONGYEN.CHONG@ALLINK.COM.SG'; 'FONGYEE.CHAN@FFF.SG'

**Subject:** FW: ACCIDENT INVOLVING YM 6807K & SJT 2138A ALONG/ AT WANTHO AVENUE

ON 17/08/2020

Attachments: AXA - OI LETTER OF AUTHORISATION\_company.docx

Dear Sir/Mdm,

Further to our below email.

We would like to request a copy of the letter of authorization to confirm that the driver, LYE YON SANG (employee of FAST FROZEN FOOD) is authorised/allowed to drive the vehicle YM6807K and the usage/purpose of the vehicle at the time of accident (see attached template).

Please reply us within the next 7 days for our necessary action.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Jasper Chua (LKK Auto)
Sent: Friday, 9 July 2021 10:59 AM
To: HONGYEN.CHONG@ALLINK.COM.SG

Subject: ACCIDENT INVOLVING YM 6807K & SJT 2138A ALONG/ AT WANTHO AVENUE ON 17/08/2020

Dear Sir/Mdm,

Kindly send us a copy of the letter of authorization for LYE YON SANG (employee of FAST FROZEN FOOD) to drive the company vehicle YM 6807K at the time of accident for our claim processing purpose.

Thanks

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,

Jasper Chua | Case Handler

**LKK Auto Consultants Pte Ltd** 

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108



From: Jasper Chua (LKK Auto) Sent: April 7, 2021 3:04 PM

To: HONGYEN.CHONG@ALLINK.COM.SG

Subject: ACCIDENT INVOLVING YM 6807K & SJT 2138A ALONG/ AT WANTHO AVENUE ON 17/08/2020

Dear Sir/ Madam,

Thank you for lodging the accident report. 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 FASTECH AUTO PTE LTD acting on behalf of the owner of SJT 2138A 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.

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. You 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 <u>jasperchua@lkkauto.com</u> within 7 days from the date of this letter <u>if not provided at our reporting centre</u>. 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 for LYE YON SANG to drive the vehicle YM 6807K at the time of accident.
- 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 <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> 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 as at 6841 2928 or <a href="mailto:jasperchua@lkkauto.com">jasperchua@lkkauto.com</a>. Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

Jasper Chua | Case Handler

## LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

**Sent:** Wednesday, 19 August, 2020 4:08 PM **To:** HONGYEN.CHONG@ALLINK.COM.SG

Cc: Jasper Chua (LKK Auto) < <u>jasperchua@lkkauto.com</u>>; Admin A < <u>admin-a@lkkauto.com</u>>

Subject: ACCIDENT INVOLVING YM 6807K & SJT 2138A ALONG/ AT WANTHO AVENUE ON 17/08/2020

Dear Sir,

OUR REF : S0M02SBY // CC4/ASM20008623/Uba3

YOUR REF: YM 6807K

ACCIDENT INVOLVING YM 6807K & SJT 2138A ALONG/ AT WANTHO AVENUE ON

17/08/2020

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) acting on behalf of the owner of **SJT 2138A** 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 <a href="https://www.axa.com.sg/customer-care/personal/motor/motor-claims">https://www.axa.com.sg/customer-care/personal/motor/motor-claims</a>

Your full co-operation in the handling of the claim is required and kindly submit the following to <a href="mailto:jasperchua@lkkauto.com">jasperchua@lkkauto.com</a> within 7 days from the date of this letter <a href="mailto:if not provided at our reporting">if not provided at our reporting</a> 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 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 <u>6841 2928</u> or <u>jasperchua@lkkauto.com</u>. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely, Jasper Chua

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