

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 23 September 2020 2:53 PM
To: TANABALSHANTHI@GMAIL.COM
Subject: RE: ACCIDENT INVOLVING SLR 2296M(AXA) AND SMD 4099P ALONG/AT RANGOON ROAD ON 27/08/2020

Hi Ms T Tanabakiyam,

We refer to the above matter.

We have received a copy of your police report from AXA. Based on your police report, you reported that third party was driving in front of you and you assumed that third party was about to stop, hence you attempted to overtake his car. While you are overtaking, third party made a right turn and collision happened. We have reviewed the matter and we are of the view that liability is not in your favour. Under Motor Accident Guide, your vehicle should not overtake from the right at a road junction by travelling against the flow of traffic. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **09/10/2020** and we will seek further instruction from our principal.

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 4 September 2020 5:05 PM
To: TANABALSHANTHI@GMAIL.COM
Subject: ACCIDENT INVOLVING SLR 2296M(AXA) AND SMD 4099P ALONG/AT RANGOON ROAD ON 27/08/2020

04 Sept 2020

Ms T Tanabakiyam

[By Email only]

Dear Sirs/ Mdm

OUR REF : CC4/ASM20009159/Upa3 // S0M02SWR

YOUR REF : SLR2296M

ACCIDENT INVOLVING SLR 2296M(AXA) AND SMD 4099P ALONG/AT RANGOON ROAD ON 27/08/2020

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 ZOOM AUTOWERKS PTE LTD acting on behalf of the owner of SMD4099P against your motor insurance policy.

Based on both parties report and all the available information on hand, we are of the view that liability is not in your favour. Under Motor Accident Guide, your vehicle should not overtake from the right at a road junction by travelling against the flow of traffic. Third party driver's attention is focused on oncoming traffic before making right turn. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 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 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.

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

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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