



INDIA INTERNATIONAL INSURANCE PTE LTD

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Our Ref: MFL2021D0000889/02/DT

DATE:16.03.2021

ZTO ASIA PTE LTD
4 PANDAN CRESCENT
#01-02B,
Singapore 128475

AR REGISTERED / NORMAL POST

ACCDT INVOLVING GBK4017U & XB7439C ALONG PIE, AFTER JURONG TOWN HALL
ROAD EXIT ON 13.02.2021

Dear Sirs,

We refer to the above accident.

It has come to our attention that your driver did not possess a valid driving license when he drove the vehicle bearing GBK4017U at the material time of accident.

We wish to draw your attention to "The Schedule" of the policy whereby it is clearly stated that the driver must possess a valid Singapore driving license.

Accordingly, our Company is not liable for any claims whatsoever under this policy if the insured vehicle is driven by a person who had invalid driving license and/or no Singapore driving license.

In view of the above, this is our formal communication to deny your policy indemnity in respect of all claims arising out from the above accident.

Kindly note that under the Motor Vehicles (Third Party Risks & Compensation Act), we are statutorily liable to satisfy any third party claim for personal injuries and related expenses. Should we be required to satisfy any third party injury claim required under law, we reserve our rights to seek full recovery from you for all the amounts incurred by us in accordance with the "Avoidance of Certain Terms & Rights of Recovery clause of the policy.

In the circumstances, we regret to advise that we are repudiating all liability to you in respect of all claims arising out of the above accident.

Yours faithfully,

Computer generated. No signature is required.

CC: PAN PACIFIC VAN & TRUCK LEASING PTE LTD