Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Friday, 7 October 2022 8:49 AM **To:** QITIAN0316@GMAIL.COM

Subject: RE: ACCIDENT INVOLVING XD 4842E(AXA) AND SKP 4317X ALONG/AT AYE SLIP

ROAD TO LOWER DELTA ROAD ON 07/04/2021

Attachments: AXA - OI LETTER OF AUTHORISATION_company.docx

Dear Sirs/Mdm,

We have reviewed the matter and based on all the available information on hand, we recommended that the parties consider sharing liability at 50:50 where conflicting versions are presented and there is no evidence in favour of either party. 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 let us have the following documents in order for us to proceed the matter: -

- Driver's driving license or foreign driving license.
- Driver's work pass.
- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.(see attached template).

Please response within the next 10days.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 29 August 2022 1:42 PM

To: QITIAN0316@GMAIL.COM

Subject: RE: ACCIDENT INVOLVING XD 4842E(AXA) AND SKP 4317X ALONG/AT AYE SLIP ROAD TO LOWER DELTA

ROAD ON 07/04/2021

Dear Sirs/Mdm,

Further to our below email.

We would like to request for the following documents in order for us to proceed the matter: -

- Driver's driving license or foreign driving license.
- Driver's work pass.
- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.(see attached template).

Appreciate your early reply.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 20 June 2022 12:47 PM

To: QITIAN0316@GMAIL.COM

Subject: ACCIDENT INVOLVING XD 4842E(AXA) AND SKP 4317X ALONG/AT AYE SLIP ROAD TO LOWER DELTA ROAD

ON 07/04/2021

20 June 2022

M/s QITIAN PTE LTD

[By Email only]

Driver: Li JinGuo

Dear Sirs/ Mdm

OUR REF : CC4/ASM21004547/Kps3 // S1M037JT

YOUR REF : XD4842E

ACCIDENT INVOLVING XD 4842E(AXA) AND SKP 4317X ALONG/AT AYE SLIP ROAD TO LOWER DELTA ROAD ON 07/04/2021

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 SKP4317X against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 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 allowed to drive the vehicle.(see attached template)
- 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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

S(408933)