



**OUR REF : CC4/ASM21006564/Krs3// S1M03BF8**  
**YOUR REF : SME 4287H**

30 NOVEMBER 2021

**GOH ZHONGHAN**  
100 GERALD DRIVE  
#04-88  
SINGAPORE 798592

Dear Sir/ Mdm

**ACCIDENT INVOLVING SKT 6822U (AXA) AND SME 4287H ALONG/AT YIO CHU KANG ON 04/06/2021**

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 GUAN MOTOR WORKS acting on behalf of the owner of SME 4287H against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favors your driver was changing lane and collided with Third Party who was moving in own lane. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 [jaslinkok@lkkauto.com](mailto:jaslinkok@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)
- Colored photographs of accident scene (if any)
- Colored 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.

- 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 authorized 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 6841 2157 or [jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely

*Cc AXA Insurance Pte Ltd  
(Motor Claims Dept)*

JASLIN KOK  
Case Handler  
DID: 6841 2157  
FAX: 6741 4108  
Email: [Jaslinkok@lkkauto.com](mailto:Jaslinkok@lkkauto.com)