

**Re: ACCIDENT INVOLVING SMP 7559X & PC 8371X ON 06/08/2021 18:10 ALONG/
AT SERANGOON ROAD AND LAVENDER STREET**

Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Tue 8/17/2021 12:56 PM

To: Ramkumar Sarma <ramkumarsarma@gmail.com>

Cc: Admin A <admin-a@lkkauto.com>; sureshaap@gmail.com <sureshaap@gmail.com>

 1 attachments (13 KB)

LETTER OF AUTHORISATION_owner.docx;

RAMKUMAR HARIHARA SARMA - BY EMAIL ONLY

Dear Sir/ Mdm

**OUR REF : CC4/ASM21008351/Ura3// S1M03F91
YOUR REF : SMP 7559X**

**ACCIDENT INVOLVING SMP 7559X (AXA) AND PC 8371X ALONG/AT SERANGOON ROAD ON
06/08/2021**

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 ASIA MOTORSPORTS SOLUTION PTE LTD acting on behalf of the owner of PC 8371X against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favors it is a head-to-rear collision. 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 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.
(Attached)
- 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 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. 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)*

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ramkumar Sarma <ramkumarsarma@gmail.com>

Sent: Tuesday, August 10, 2021 7:57 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SMP 7559X & PC 8371X ON 06/08/2021 18:10 ALONG/ AT SERANGOON ROAD AND LAVENDER STREET

Hi,

I am presently out of the country and my friend was driving the vehicle.

What is the process with regards to this

Regards

Ram

On Tue, 10 Aug 2021 at 5:25 PM, Mei Kwan (LKKAuto) <Meikwan@lkkauto.com> wrote:

RAMKUMAR HARIHARA SARMA

[33 OXFORD ROAD](#)

[#06-14](#)

SINGAPORE 218816

Dear Sir,

OUR REF : CC4/ASM21008351/Ura3 // S1M03F91

YOUR REF : SMP 7559X

ACCIDENT INVOLVING SMP 7559X & PC 8371X ON 06/08/2021 18:10 ALONG/ AT SERANGOON ROAD AND LAVENDER STREET

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 acting on behalf of the owner of **PC 8371X** 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 <https://www.axa.com.sg/customer-care/personal/motor/motor-claims>

Your full co-operation in the handling of the claim is required and kindly submit the following to 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)
- 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 **6841 2157** or JaslinKok@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

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Yours sincerely,
Jaslin Kok

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.