

## Hsiao Tong (LKKAUTO)

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**From:** wanlin@fohfoh.com  
**Sent:** Tuesday, 1 March 2022 11:48 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: Claim Notification - ACCIDENT INVOLVING SKV 218T(AXA) AND GZ 6656Z ALONG/AT 51 UPPER BUKIT TIMAH ROAD OUTSIDE BUKIT TIMAH MARKET FOOD CENTREON 30/01/2022

Dear Hsiao Tong,

As spoken just now, I did inform Mr Chong that you advise to go through this case toward insurance company to settle this claim.

If have any further action, please let us know.

Thanks  
Wan Lin  
Behalf Mr Chong Jin

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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Tuesday, 1 March, 2022 9:36 AM  
**To:** wanlin@fohfoh.com  
**Subject:** Claim Notification - ACCIDENT INVOLVING SKV 218T(AXA) AND GZ 6656Z ALONG/AT 51 UPPER BUKIT TIMAH ROAD OUTSIDE BUKIT TIMAH MARKET FOOD CENTREON 30/01/2022

01 March 2022

**Mr Chong Jin** *[By Email only]*

Dear Sirs/ Mdm

**OUR REF : CC4/ASM22001068/Ups3 // S2M03SE1**  
**YOUR REF : SKV218T**  
**ACCIDENT INVOLVING SKV 218T(AXA) AND GZ 6656Z ALONG/AT 51 UPPER BUKIT TIMAH ROAD OUTSIDE BUKIT TIMAH MARKET FOOD CENTREON 30/01/2022**

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 GZ6656Z 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 as your vehicle was turning out from a minor road and collided with third party who was driving on main road. Under Motor Accident Guide, vehicle approaching the major road from a minor road should exercise greater caution. Therefore, 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](mailto: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](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 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](mailto: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**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

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