

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 27 September 2022 9:40 AM  
**To:** 'khairul.syahmi@hotmail.com'  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SLK 6348H & SLM 8837P ALONG/AT SLE TO WOODLANDS ON 18/07/2022 18:20

Dear Sirs/Mdm,

We have received a copy of your accident report.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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 note that your No-Claim Discount (NCD) (if any) will be affected upon next renewal due to this Third-Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Thank you.

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 |

S(408933)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 20 September 2022 4:39 PM  
**To:** khairul.syahmi@hotmail.com  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: ACCIDENT INVOLVING SLK 6348H & SLM 8837P ALONG/AT SLE TO WOODLANDS ON 18/07/2022 18:20

### **2<sup>nd</sup> REMINDER**

**KHAIRUL SYAHMI BIN MUHAMMAD SIDEK**

BLK 724 PASIR RIS STREET 72

#03-147

SINGAPORE 510724

Dear Sir,

**OUR REF : CC4/AIS22006985/Kpa3**

**YOUR REF : SLK 6348H**

**ACCIDENT INVOLVING SLK 6348H & SLM 8837P ALONG/AT SLE TO WOODLANDS ON 18/07/2022 18:20**

We refer to our letters of 22/07/2022 and 1st reminder letter dated 22/08/2022 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of Allianz Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of Allianz Workshops conveniently located throughout Singapore. Please report the accident within the next 07days, i.e by **28 Sept 2022**.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we shall inform the Traffic Police of the non-reporting if we do not hear from you then.

Furthermore, the owner of vehicle SLM8837P has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **28 Sept 2022**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

If you need any clarification, please do not hesitate to contact us at 6742 3197 at our operating hours 9:00am to 5:30pm or email to [chewht@lkkauto.com](mailto:chewht@lkkauto.com). Please quote our 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](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Monday, 22 August 2022 3:36 PM

**To:** 'khairul.syahmi@hotmail.com' <[khairul.syahmi@hotmail.com](mailto:khairul.syahmi@hotmail.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** FW: ACCIDENT INVOLVING SLK 6348H & SLM 8837P ALONG/AT SLE TO WOODLANDS ON 18/07/2022 18:20

**First REMINDER**

**KHAIRUL SYAHMI BIN MUHAMMAD SIDEK**

BLK 724 PASIR RIS STREET 72

#03-147

SINGAPORE 510724

Dear Sir,

**OUR REF : CC4/AIS22006985/Kpa3**

**YOUR REF : SLK 6348H**

**ACCIDENT INVOLVING SLK 6348H & SLM 8837P ALONG/AT SLE TO WOODLANDS ON 18/07/2022 18:20**

We write to inform you that we are the appointed loss adjuster by your motor insurer, Allianz Insurance Singapore Pte. Ltd. to deal with the third-party claim against your motor policy.

We refer to our letter of 22 July 2022 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any Allianz Authorised Workshops or reporting centres (subject to your policy). Please report the accident within the next 07 days, i.e by **30 Aug 2022**.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Authorised Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the Traffic Police of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of SLM8837P has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you **by 30 Aug 2022**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Thank you.

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 |

S(408933)

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Friday, 22 July 2022 2:00 PM

**To:** [khairul.syahmi@hotmail.com](mailto:khairul.syahmi@hotmail.com)

**Cc:** [zahidahathirah@moneymax.com.sg](mailto:zahidahathirah@moneymax.com.sg); Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING SLK 6348H & SLM 8837P ALONG/AT SLE TO WOODLANDS ON 18/07/2022 18:20

**KHAIRUL SYAHMI BIN MUHAMMAD SIDEK**

BLK 724 PASIR RIS STREET 72

#03-147

SINGAPORE 510724

Dear Sir,

**OUR REF : CC4/AIS22006985/Kpa3**

**YOUR REF : SLK 6348H**

**ACCIDENT INVOLVING SLK 6348H & SLM 8837P ALONG/AT SLE TO WOODLANDS ON 18/07/2022 18:20**

We write to inform you that we are the appointed loss adjuster by your motor insurer, Allianz Insurance Singapore Pte. Ltd. to deal with the third-party claim against your motor policy.

We have received a third-party claim(s) from **SLM 8837P** 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 Allianz. 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 Allianz Authorised Workshops or reporting centres (subject to your policy). For the list of Allianz Authorised Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder or visit <https://www.allianz.sg>.

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
- 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 [customerservice@allianz.com.sg](mailto:customerservice@allianz.com.sg).

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 us at [6742 3197](tel:67423197) or [chewht@lkkauto.com](mailto:chewht@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,  
**Chew Hsiao Tong**

CC : ALLIANZ INSURANCE SINGAPORE PTE LTD  
Motor Claim Department