



Your ref: SNJ5445Z  
Our ref: DMPC2300347H/ST

31 July 2023

**HOU AUTO PTE. LTD.**  
1 KAKI BUKIT AVENUE 6  
#01-55 AUTOBAY @ KAKI BUKIT  
SINGAPORE 417883

Dear Sir

**POLICY NO. MPC23A00036900**  
**ACCIDENT INVOLVING SNJ5445Z & SKX2270S along Orchard Road on 06/05/2023 03:05**

We refer to the above matter.

We note that the Policyholder's company representative "HaoWen" has lodged accident on behalf of the hirer "Celeste Law Wei Ting" at Yew Tee Automobile Tech Pte Ltd.

The driver details were not declared on the Singapore Accident Statement.

We have written to you requesting for the driver details on 28/6/2023 and 30/6/2023 but there no response till date.

From the Traffic Police report no. T/20230513/7042, it has been revealed that the vehicle **SNJ5445Z** was rented to the hirer "Celeste Law Wei Ting" and the "Unknown" driver abscond from the accident scene at the material time of accident.

We wish to advise you to refer to page 6 of the policy wordings under the section on

### **3. Authorised Driver and Limitations As to Use**

#### **GENERAL EXCLUSIONS**

*'Quote*

##### **A. GENERAL**

The Company shall not be liable in respect of

1. Any Accident, loss, damage or liability caused sustained or incurred
  - (a) outside the Geographical Area; or
  - (b) whilst any Motor Car in respect of which indemnity is provided by this Policy is:



**(i) being used otherwise than in accordance with the Limitations as to Use as specified in the Certificate of Insurance;**

(ii) being driven by or is in the charge of for the purpose of being driven by any person other than the Insured or an Authorised Driver;

*Unquote'*

We would also like to bring your attention to Page 1 of the schedule, under Limitations as to use for vehicle(s) with Certificate Ref.: MZ300B

**Use for social, domestic and pleasure purposes and for the Insured's business. The Policy does not cover use for hire or reward, tuition, driving test, race, pace-making, reliability trial, speedtesting, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.**

In the circumstances, we regret to advise that we are unable to consider claims pertaining to this collision as you have rented the vehicle out at the material date of accident which is a breach of the terms and conditions of the policy.

By virtue of our repudiation, you and/or the driver would thus personally be liable for all claims that may arise out of the above accident.

Notwithstanding, we are reserving our right to intervene as insurer in Third Party's Injuries claim(s) in connection with our statutory liability to third party(ies) under Motor Vehicles (Third Party Risks & Compensation) Act Cap. 189.

In the event that we are compelled by any law or statute to settle any claim(s) that may arise(s), we hereby reserve the right to recover our losses from you.

Yours Sincerely,  
**ECICS Limited**



Sharon Tan  
Claims Department  
DID: 6734 3710 ext 167

CC. AAC PERFORMANCE PTE LTD  
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