



Your ref: SLT9994A
Our ref: DMPC2300591H/ST

26 July 2023

SUHERMAN BIN RAHOAM
BLK 175 BUKIT BATOK WEST AVE 8
#06-271
SINGAPORE 650175

Dear Sir

POLICY NO. MPC22A00208001
ACCIDENT INVOLVING SLT9994A & SLX3419M along PIE near Stevens Road exit on 15/07/2023 14:17

We refer to the above matter.

We have appointed our external surveyor AJAX Inspection Services Pte Ltd, to conduct a physical inspection on your vehicle **SLT9994A** at Vin's Motor Pte Ltd.

From our investigation, it has been revealed that your vehicle **SLT9994A** was fitted with the following:

1. Front carbon fiber bonnet
2. Front air intake
3. Front extractor manifold
4. Front driver side seat
5. Front steering wheel (no airbag)
6. Voltage stabilizer

We wish to advise you to refer to page 12 of the policy wordings under the section on

1. The following Clauses/Warranties/Endorsements/Memos are applicable to the Policy and are subject to its Terms, Exceptions and Conditions.

MODIFIED VEHICLES

'Quote

It is a condition precedent to effecting cover that the Insured Motor Car has not been modified, even with the permission of LTA.



If any notice of modification is made known to the Company or such a claim is admissible under the Policy, the damaged modified parts shall be replaced by original factory fitted parts. The Company shall have the sole discretion to decide on the type of parts to be used as replacement or repair.

Subject otherwise to the terms, exceptions and conditions of the policy.

Unquote'

In the circumstances, we regret to advise that we are unable to consider claims pertaining to this collision as you have modified the exhaust pipe, air-filter, oil cooler unit and bonnet 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

A handwritten signature in black ink, appearing to be 'Sharon Tan', written in a cursive style.

Sharon Tan
Claims Department
DID: 6734 3710 ext 167

CC. City Insurance Agency Pte Ltd
sginsurance01@gmail.com