

## Hsiao Tong (LKKAuto)

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**From:** Sally Tan <sally.tan@eqinsurance.com.sg>  
**Sent:** Monday, 9 July 2018 10:32 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** RE: Direct Settlement - Accident Involving (OI : EQI - DM16HO01485/FN) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Hsiao Tong

We have reviewed the matter further and would like to maintain our rejection of the third party claim from SHB3883T.

Please inform the claimant accordingly on our behalf.

Regards

Sally Tan  
EQ Insurance Company Limited  
Email: [sally.tan@eqinsurance.com.sg](mailto:sally.tan@eqinsurance.com.sg)

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**From:** Hsiao Tong (LKKAuto) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]  
**Sent:** Saturday, July 7, 2018 11:54 AM  
**To:** Francis Ng; Janet Tan  
**Subject:** RE: Direct Settlement - Accident Involving (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Hi Sirs/ Mdm,

Further to the below email.

Kindly let us have your further instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 2 June 2018 1:28 PM  
**To:** 'Francis Ng' <[francis.ng@eqinsurance.com.sg](mailto:francis.ng@eqinsurance.com.sg)>  
**Subject:** RE: Direct Settlement - Accident Involving (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Hi Francis,

Further to the below email.

Kindly let us have your further instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Monday, 30 April 2018 2:51 PM

**To:** 'Francis Ng' <[francis.ng@eqinsurance.com.sg](mailto:francis.ng@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Hi Francis,

Noted with thanks.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Francis Ng [<mailto:francis.ng@eqinsurance.com.sg>]

**Sent:** Monday, 30 April 2018 10:15 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Hsiao Tong,

We have written to the insured about our intention to settle this claim at 50:50 liability.

Please note that that insured must reply within 7 days if they have any valid objections.

Regards,  
**Francis Ng**  
Executive | Claims

**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6496 9115 | tel 65 6223 9433 ext 115 | fax 65 6223 4190  
www.eqinsurance.com.sg



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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** Saturday, April 28, 2018 3:20 PM

**To:** Francis Ng <[francis.ng@eqinsurance.com.sg](mailto:francis.ng@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Hi Francis,

Further to our below email.

Kindly let us have your further instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Wednesday, 21 March 2018 3:40 PM

**To:** Francis Ng <[francis.ng@eqinsurance.com.sg](mailto:francis.ng@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Hi Francis,

We refer to the above matter.

We have contacted our insured driver Mr Chin again on this matter. He adamant that there was no collision/ no contact between both vehicles.

In view of the above, kindly let us have your further instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 23 May 2017 3:57 PM

**To:** 'Tan Wei Yin' <[weiyin.tan@eqinsurance.com.sg](mailto:weiyin.tan@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Hi Wei Yin,

We refer to your below email.

We have maintain rejection as per your instruction.

Third party will escalate the matter to GIA DRM for resolution.

Kindly confirm that EQ acknowledge the intention.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Tan Wei Yin [<mailto:weiyin.tan@eqinsurance.com.sg>]

**Sent:** Monday, 8 May, 2017 4:12 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Hsiao Tong,

We refer to your email below.

Please maintain rejection.

The burden of proof lies on the party making the allegation.

Insured driver reported that he was travelling straight. Unless there is evidence to prove otherwise, our stand remains the same.

Moreover, looking at the photos taken by all parties, we note that there are lots of old damages all over insured vehicle.

Thank you.

Regards,

**Tan Wei Yin**

Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6496 9882 | tel 65 6223 9433 ext 882 | fax 65 6223 4190  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)



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**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]

**Sent:** Saturday, May 6, 2017 2:04 PM

**To:** Tan Wei Yin <[weiyin.tan@eqinsurance.com.sg](mailto:weiyin.tan@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Hi Wei Yin,

We refer to the above matter.

We have rejected third party claim as per instruction. However third party appealed to resolve the matter at 50/50 due to conflicting version.

For your instruction please.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 11 April, 2017 10:41 AM

**To:** 'Tan Wei Yin' <[weiyin.tan@eqinsurance.com.sg](mailto:weiyin.tan@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Wei Yin,

Contents noted.

We will proceed to reject third party claim.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Tan Wei Yin [<mailto:weiyin.tan@eqinsurance.com.sg>]

**Sent:** Tuesday, 11 April, 2017 10:24 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Hsiao Tong,

Please proceed to reject.

Thank you.

Regards,

**Tan Wei Yin**

Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6496 9882 | tel 65 6223 9433 ext 882 | fax 65 6223 4190  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)



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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** Monday, April 10, 2017 10:29 AM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Janet,

We refer to our email dated 25/02/2017.

Kindly advise if we may proceed to reject third party claim.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 21 March, 2017 12:46 PM

**To:** 'janet.tan@eqinsurance.com.sg' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Janet,

We refer to our email dated 25/02/2017.

Kindly advise if we may proceed to reject third party claim.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 25 February, 2017 1:09 PM

**To:** 'Janet Tan' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Janet,

We refer to the above matter.

We have send an email to our insured([sinulian@singnet.com.sg](mailto:sinulian@singnet.com.sg)) for clarification. Kindly refer to the attached email.

However there was no response from them up-to-date.

In view of the above, kindly advise if we may proceed to reject third party claim.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]

**Sent:** Wednesday, 24 August, 2016 2:31 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Hsiao Tong,

Attach complete set of third party report from Merimen for your reference.

Where is the accident impact? The scene photos did not shed light on any possible collision and the last scene photo in the report seen to have been taken from a video footage.



You may write to insured at Deway Travel & Coach Pte Ltd, 10 Phoenix Road, Phoenix Heights, Singapore 668161 or email them at [sinulian@singnet.com.sg](mailto:sinulian@singnet.com.sg) for more information and /or evidence.

In the absence of any evidence, please proceed to reject the claims if insured /insured driver persist.

We await your further update.

Best Regards

Janet Tan  
Claims Executive  
EQ Insurance Company Limited  
5 Maxwell Road,  
#17-00 Tower Block,  
MND Complex  
Singapore 069110  
6223 9433 (Tel)  
6496 9032 (DID)  
6223 4190 (Fax)  
Website: [www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, August 18, 2016 5:12 PM  
**To:** Janet Tan  
**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Janet,

We refer to the above matter.

Third party reported that he was travelling along Henderson Road towards Jalan Bukit Merah. Suddenly our insured's driver cut into his lane and touched his taxi right front portion. It did not stop and just simply drove away. Third party followed our insured until after one bus-stop away.

Our insured's driver reported that he was driving straight along Henderson Road when suddenly third party claimed that he had collided onto his taxi.

There was no video footage from both parties.

As per our tele-conversation earlier, we had contacted our insured driver, Mr Chin to verify the nature of accident. He adamant that there was no collision between both vehicles. The damages to his van was pre-existing damage.

In view of the above, we seek your instruction in order for us to proceed further.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]

**Sent:** Friday, 15 July, 2016 3:12 PM

**To:** Mei Kwan (LKK Auto)

**Cc:** KKLau; Hsiao Tong; Vivian Lau; Zayyer; Admin A

**Subject:** RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

Dear Mei Kwan

OI report as attached.

Please establish liability first before settlement.

Best Regards

*Janet Tan*

*Claims Executive*

EQ Insurance Company Limited

5 Maxwell Road,

#17-00 Tower Block,

MND Complex

Singapore 069110

6223 9433 (Tel)

6496 9032 (DID)

6223 4190 (Fax)

Website: [www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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

**Sent:** Friday, July 15, 2016 11:22 AM

**To:** Janet Tan

**Cc:** KKLau; Hsiao Tong; Vivian Lau; Zayyer; Admin A

**Subject:** Direct Settlement - Accident Involving PA5439R (OI : EQI - TBA) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

**WITHOUT PREJUDICE**

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHB 3883T at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- TP GIA report

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge Hsiao Tong and she can be contacted at DID: 6742 3197.

*To check availability of the case handler , you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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