

INS. CASE OWNER:

Janet

CC 3 / EQ1160 13042

K1pa34

LIC:
IDAC

Surveyor:

Amk

DOI:

ASSIGNMENT

12.07.16

Date / Time:

12.07.16

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

PA 5439R

Name of Insured:

DEWAY TRAVEL & COACH P/L

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A:

12.07.16

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

CHW SWEE MUNG

Driver Tel No.:

9178 7306

(V/L: YES / NO)

Claim No.:

DM16H0 01485 / 5T

Policy No.:

DMCFH215-000113

Make / Model:

TOYOTA HACB

Place of Accident:

HENDERSON ROAD

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

SHB 3883 T



INSRS:

WSP: 0266 10409

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

20/7/16

SHB 3883 T X ; PA 5439R X

CHT

→ Liability unclear. To check if any video from TP.

25/7/16 @ 12:53pm

Called OIB, Mr Chin. He said not aware of the collision.

- Need to get video from TP.

1/8/16

- NO CCTV from TP.

18/8/16 @ 4:57pm

Called OIB, Mr Chin. He adamant that no collision b/w both cars. The damages to his van is pre-existing damage.

18/8/16

- called Janet to discuss. She will check with OIB's broker's advice.

24/8/16 @ 2:34pm

Called OIB, Mr Chin. HP ok.

26/8/16 @ 11:03am

Called OIB, HP ok.

16/11/16 @ 4:22pm

Called OIB, HP ok.

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

27-03-19

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

25/3/19

#461W

ASSIGNMENT

From: Henry Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 3 days Res.: Yes or NoLum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____ Vehicle: IN / OUT

Veh No: SHB 3883 T Yr Regn: 08/2012Type: M.Car / M.Cycle / Bus / Van / Lorry / ☒ Taxi / Prime Mover /Truck / Trailer or ☒ AMake: Mercedes Benz C.C. 2184Colour: white /C: ☒ Insured / Std / NI / NASp. Reading: 381812 T/Radio: ☒ Insured / Std / NI / NA

Eng/No: _____

C/No: WPB 2110062A 652363Gen. Cond: ☒ Good / Fair / Poor / BurntSteering: ☒ Inorder / Jammed / Leaked / Burnt orBrake: ☒ Inorder / Jammed / Leaked / Burnt orModi: ☒ Nil / S/Rim / STD A/Rim orTyre Size: F: 205/60 R16

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or vestlake

Front

Rear

R/Bal. 4 mm R/Bal. 5 mmL/Bal. 4 mm L/Bal. 5 mmD.O.A. 12/7/16 D.O.I. 12/7/16Survey held at CDGE Wyang

Des. of Damages: Fnt / Rear / O/S / N/S / U/C / Rooftop or

O/S Fnt

The U/C / Chassis frame / Body Structure affected due to collision.

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
N/S	O/S
<input type="checkbox"/>	<input type="checkbox"/>

Date / Time	Action / Instruction
8/7/16	HS Survey photo uploaded
	Finalized amt HS \$2650.00 with 3 working day with Party.
	(Recd \$1989.91 / 43%)

Date/Time, File Pass to?

☐ : Prel. Report

1)

☐ : Final Report

Date/Time, File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee:

☐ : Site Insp (\$ _____)☐ : Interview (\$ _____)☐ : Tech. Invs (\$ _____)☐ : Weekend (\$ _____)

Survey Fee:

Transportation:

____ \$ + RS. ____ \$

Photos

Others

TOTAL

Report Format : _____

Lump Sum / I.B.I: (\$ _____)




LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
EQ INSURANCE COMPANY LTD			Ref : CC3/EQ16013042/H1pa3	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 14-07-2016	
			Code : EQ1	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	PA 5439R	Veh. Inspected	SHB 3883T	
Policy No.	DMCFHQ15-000113	Coverage (\$)	0.00	
Claim No.	DM16HO01485/JT	Excess (\$)	0.00	
Assign From		Assign Date	14/07/2016	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	12/07/2016	Inspection Date	12/07/2016	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: TBA
Our ref: CC3/EQH16013042/H1pa3

Date: 15.07.2016

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD
Attn : Janet

Dear Janet,

PRELIMINARY ADVICE OF VEHICLE NO.

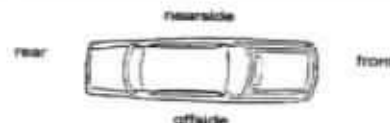
SHB 3883T

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 12.07.2016 at the premises of M/s ComfortDelGro Engineering Pte Ltd (Loyang) and have the following to report:-

Workshop Estimate Amount	: S\$	4,639.92
Revised Estimate Amount	: S\$	3,290.64
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:
The vehicle sustained damages at the
O/S Front portion



Comments/Present Status:
Damages Consistent
Estimated normal period for repairs: 3.0 days

Yours faithfully,

HENRY NG
Licensed Appraiser

COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 198538548W

Date : 12.07.2016
Time of Fax: 12:05p.m.
Our Ref : _____

Via Fax : 67414108
Insurance Co: EG Ins Company Ltd.
Date of Acc : 12.07.2016

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508968

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 606286

Ubi
320 Ubi Road 3
Singapore 406649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Defu
8 Defu Avenue 1
Singapore 539537

Attn: Motor Claims Department

Dear Sirs

SURVEY OF CLIENT'S DAMAGED VEHICLE REG NO. SH 83883T

This is to inform you that our client has engaged us to repair the above vehicle and submit claims against your insured vehicle PA5439R involved in this accident

Our MVA will call to arrange for the survey of this vehicle:-

- | | |
|----------------------|----------------|
| • Lim Kwok Eng | Tel: 6214 8316 |
| • Jumani Masudin | Tel: 6214 8315 |
| • Chiang Liat Choon | Tel: 6214 8314 |
| • Lim Tien Siong | Tel: 6214 8398 |
| • Larry Ng Nyuk Phin | Tel: 6214 8315 |
| • Fauzy Bin Mokhtar | Tel: 6214 8319 |

Our MVA shall be forwarding to you the entire necessary document for your follow up action.

Yours faithfully

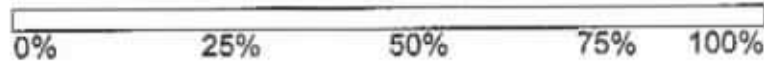
for Vice President
Crash Repairs & Claims Recovery

A member of

COMFORTDELGRO



Text size + -



Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
PA5439R	12 Jul 2016 / 08:00:00	Successful	E04	EQ INSURANCE COMPANY LTD

[Previous](#) [OK](#)

LandTransport  Authority

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SH83883T

Key Inside Taxi

A member of COMFORTDELGRO

Date/Time: 12.07.2016 15:34 Page : 1

Team: CK ARC: Repair TP(CKS0)1

JOB CARD

Sales Order: 3676064 JC NO: 304931385

STOMER	REGN NO.: SHH3883T	MILEAGE
MS CITYCAR PTK LTD	MAKE: MERCEDES BENZ	FUEL E.....1/2.....F
STOMER NO. 7010070	MODEL K220CDI (K5)	DATE/TIME IN 12.07.2016 10:24
DRESS 383 SIN MING DRIVE	YR OF MANU. 31.08.2012	TARGET DATE
Singapore SINGAPORE 575717	CHASSIS CODE WDR2110062A652363	COMPLETION DATE/TIME
(R) 65551188 (O)		
(P)		
COUNT CARD NO.		

EQ

JOB DESCRIPTION

Accident Date: 12.07.2016
NATURK: ACC: 12.07.16/0

RIGHT FRONT

S/N: LARGE CODE DESCRIPTION

CHECKED & PASSED OUT BY:

SERVICE ADVISOR	CUSTOMER'S SIGNATURE
Acknowledgement Slip	Exit Pass
Vehicle No.: SHH3883T	Vehicle No.: SHH3883T
Signature/Date	Name of Service Advisor Date
returned to Service Reception upon collection	To be kept by Security Guard

CITY CAB PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHB 3883T

DATE : 12/7/2016 15:30

MAKE :

MODEL : MERCEDES

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Bumper Assy, Frt <i>crn</i>			\$ 1,345.00
	Bumper Bracket, Frt/RH <i>rec</i>			\$ 41.80
	Head Lamp Assy (RH) <i>slc</i>			\$ 976.60
	Fender, Frt/RH <i>dented</i>			\$ 878.50
	Fender Splashshield, Frt/RH (Front) <i>tom</i>			\$ 133.00
	Wheel Rim <i>cut</i>			\$ 552.50
	Tyre 205/60R16 Yokohama RH <i>slc</i>			\$ 310.00
				</

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 13 August, 2016 11:08 AM
To: 'andrewgoh@cdge.com.sg'
Subject: <Request for Evidence> Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQI16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016]
Attachments: Statement of PA 5439R.pdf

Your Ref: **CC16070469/SHB 3883T/ AG (J)**
Our Ref: CC3/EQI16013042/H1pa3 Without Prejudice

Dear Sirs,

ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

We refer to the above matter.

Attached here with a copy of our insured's accident report for your easy reference.
We have spoken to our insured driver to verify the nature of accident. However he informed us that he is not aware of the collision/accident.

In view of this, we would like to request video footage/ witness statement(if any) in order for us to look into the matter.

Appreciate an early reply.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAUTO)

From: Andrew Cornelius Goh Cheng Chuan <andrewgoh@cdge.com.sg>
Sent: Monday, 15 August, 2016 2:59 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: <Request for Evidence> Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQI16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016]

Follow Up Flag: Follow up
Flag Status: Completed

Without Prejudice

Dear Hsiao Tong

No records of CCTV footage in our file.

Best Regards
Andrew Goh
Claims Department / ComfortDelGro Engineering Pte Ltd
Off: 6214 8734 / Fax: 6214 1843

From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
To: "andrewgoh@cdge.com.sg" <andrewgoh@cdge.com.sg>
Date: 13-08-2016 11:08 AM
Subject: <Request for Evidence> Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQI16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016]

Your Ref: **CC16070469/SHB 3883T/ AG (J)**
Our Ref: CC3/EQI16013042/H1pa3 Without Prejudice

Dear Sirs,

ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

We refer to the above matter.

Attached here with a copy of our insured's accident report for your easy reference.
We have spoken to our insured driver to verify the nature of accident. However he informed us that he is not aware of the collision/accident.

In view of this, we would like to request video footage/ witness statement(if any) in order for us to look into the matter.

Appreciate an early reply.

COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508969
Fax: 6546 8156

Our Job Ref No : 304931385
Date : 15.07.2016

FINALIZATION FORM

To : LKK Fax :
Attn : HENRY
Vehicle Reg No. : SHB3883T Date of Accident : 12.07.2016

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: EQ -- PA 5439R
 2. The finalized amount shall be:
 - (a) Spare Parts after List discount \$0.00
 - (b) Labour Charges \$0.00
 - Total for Part-By-Part Repair Cost** \$0.00
 - (c) Lumpsum Repair (if applicable)
Total for Lumpsum repair cost after Less: 20% \$2,650.00
Final Lumpsum Repair cost \$2,650.00
 3. Estimated normal period for repairs: 3 working days.
 4. **We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days**
 5. Thank you for your assistance. We confirm the estimates and finalized amount
- Signature :  Signature : 
Name : FAUZY BIN MOKHTAR Name : Henry N/G
Tel : 62148319 Date : 18/7/16
Fax : 65468156

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid		N		
3. Survey Fees				
4. LTA Search Fee				
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

REPAIR ESTIMATE*

MAKE :

MODEL : MERCEDES

DATE : 12/7/2016 15:30

Qty	Parts Description/ Labour	Type	Unit Price	Amount
✓	Bumper Assy, Frt <i>crn</i>			\$ 1,345.00
	Bumper Bracket, Frt/RH <i>rec</i>			\$ 41.80
	Head Lamp Assy (RH) <i>s/c</i>			\$ 976.60
✓	Fender, Frt/RH. <i>dented</i> <i>3/1</i>			\$ 878.50
✓	Fender Splashshield, Frt/RH (Front) <i>tom</i>			\$ 133.00
✓	Wheel Rim <i>cut</i>			\$ 552.50
	Tyre 205/60R16 Yokohama RH <i>s/c</i>			\$ 310.00
	SUB TOTAL			\$ 4,237.40
	LESS 20%			\$ 847.48
	DISCOUNTED TOTAL			\$ 3,389.92
	Labour Charge			
	Panel Beating		<i>500</i>	\$ 650.00
	Spray Painting Charge		<i>400</i>	\$ 500.00
	Wiring Charge		<i>30</i>	\$ 50.00
	Tuff Kote		<i>X</i>	\$ 50.00
	TOTAL LABOUR			\$ 1,250.00
	ESTIMATE TOTAL			\$ 4,639.92
	<i>3 day 4/5</i>			
	<i>LKK Henry</i>			
	<i>9788 4060</i>			
	<i>12/7/16 1600hrs.</i>			
	<i>L/S \$ 2650.00</i>			

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

Mei Kwan (LKK Auto)

From: Janet Tan <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
Attachments: OI.pdf
Follow Up Flag: Follow up
Flag Status: Flagged
Categories: HMK

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

Disclaimer : Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately and delete all copies of it.

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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 18 August, 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 | fax: 6741-4108

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

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

Hsiao Tong (LKKAUTO)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Wednesday, 24 August, 2016 2:31 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016
Attachments: thirdparty.pdf

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 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

1) AS YOU KNOW T/P TAXI DRIVER HAS FORMULATED A DAMAGE CLAIM AGAINST YOUR MOTOR POLICY IN CONNECTION WITH THE ABOVE ACCIDENT

2) DURING OUR TELECONVERSATIONS WHEREBY YOU HAD MENTIONED THAT YOU WERE NOT AWARE OF ANY COLLISION WITH T/P TAXI, THE VISIBLE GRAZED LINE DAMAGE ^{ON YOUR LEFT REAR BODY} WAS PRE-EXISTING DAMAGE IN NATURE

3) TO FACILITATE US PROCEEDING FURTHER, KINDLY CONFIRM THAT THERE WAS INDEED NO COLLISION INVOLVED YOUR BUS WITH T/P TAXI AT THE MATERIAL TIME.

Disclaimer: Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately and delete all copies of it.

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 | fax: 6741-4108

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

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

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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 | fax: 67414108

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 29 August, 2016 4:33 PM
To: 'sinulian@singnet.com.sg'
Subject: ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

Your Ref: **PA 5439R**
Our Ref: CC3/EQ116013042/H1pa3

Dear Sirs/Madam,

ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from ComfortDelgro Engineering Pte Ltd acting on behalf of the owner of SHB 3883T against your motor insurance policy.

During our tele-conversation with you driver, Mr Chin Swee Ming whereby he had mentioned that he was not aware of any collision with third party taxi. The visible grazed line damage on your van's left rear body was pre-existing damage in nature.

To facilitate us proceeding further, kindly confirm that there was indeed no collision involved your vehicle with third party taxi at the material time.

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 28 October, 2016 5:53 PM
To: 'sinulian@singnet.com.sg'
Subject: RE: ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

Dear Sirs,

We refer to our email dated 29/08/2016.

Kindly let us hear from you soon as third party is chasing for outcome.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 29 August, 2016 4:33 PM
To: 'sinulian@singnet.com.sg' <sinulian@singnet.com.sg>
Subject: ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

Your Ref: **PA 5439R**

Our Ref: CC3/EQ116013042/H1pa3

Dear Sirs/Madam,

ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

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To facilitate us proceeding further, kindly confirm that there was indeed no collision involved your vehicle with third party taxi at the material time.

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 25 February, 2017 1:09 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
Attachments: RE: ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

Dear Janet,

We refer to the above matter.

We have send an email to our insured(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 | fax: 6741-4108

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

From: Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]
Sent: Wednesday, 24 August, 2016 2:31 PM
To: Hsiao Tong (LKKAUTO) <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 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.

Hsiao Tong (LKKAuto)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Tuesday, 11 April, 2017 10:16 AM
To: Tan Wei Yin
Cc: Hsiao Tong (LKKAuto)
Subject: FW: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16HO01485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016
Attachments: RE: ACCIDENT INVOLVING PA 5439R & SHB 3883T ON 12/07/2016

WY,

Your case. You decide 😊

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MMD Complex Singapore 069110
did 65 6499 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190
www.eqinsurance.com.sg

A Member of Citystate



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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>
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 | fax: 6741-4108

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 23 May, 2017 3:57 PM
To: 'Tan Wei Yin'
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.

23/5/17 @ 4:05pm
Wei Yin called in. Pls assist
to check with OIB
→ why his sketch plan
indicated CONTACT? on
both vehicles.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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>

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.

Hsiao Tong (LKKAuto)

From: Jim Wong See Pah <jimwong@cdge.com.sg>
Sent: Wednesday, 12 April, 2017 9:18 AM
To: Hsiao Tong (LKKAuto)
Subject: Re: Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQI16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016]
Attachments: Statement of PA 5439R.PDF; DSCF6144.JPG; DSCF6145.JPG; DSCF6146.JPG; DSCF6147.JPG; DSCF6150.JPG; DSCF6151.JPG; DSCF6152.JPG

Dear Ms Chew,

We refer your rejective mail as below.

Apparently, your client reported unaware of accident and not no contact of vehicles. Furthermore, your client's sketch plan indicated the contact point scenario that happened at merging lane and damaging taxi was being surveyed by your appointed surveyor.

In view of conflicting version report, we propose 50/50 to resolve our property damage claim amicably.

Please respond favourably.

Best Regards

Jim Wong

Claims Department / ComfortDelgro Engineering Pte Ltd

Off: 62148374 / Fax: 62141843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Jim Wong See Pah <jimwong@cdge.com.sg>
Date: 11/04/2017 05:35 PM
Subject: Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQI16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016]

Your Ref: **CC16070469/SHB 3883T/ AG (J)**

Our Ref: CC3/EQI16013042/H1pa3

Without Prejudice

Dear Sirs,

ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016

We refer to the above matter.

Attached here with a copy of our insured's accident report for your easy reference.
Our insured driver adamant that there was no collision/ contact between both vehicles.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 11 April, 2017 5:36 PM
To: 'Jim Wong See Pah'
Subject: Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQ116013042/H1pa3
[ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016]
Attachments: Statement of PA 5439R.PDF

Your Ref: **CC16070469/SHB 3883T/ AG (J)**

Our Ref: CC3/EQ116013042/H1pa3

Without Prejudice

Dear Sirs,

ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016

We refer to the above matter.

Attached here with a copy of our insured's accident report for your easy reference.
Our insured driver adamant that there was no collision/ contact between both vehicles.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAUTO)

From: Tan Wei Yin <weiyin.tan@eqinsurance.com.sg>
Sent: Tuesday, 11 April, 2017 10:24 AM
To: Hsiao Tong (LKKAUTO)
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

110 River Road #12-00 Tower Block RND Complex Singapore 069110
did 65 6496 1682 | tel 65 6223 9433 ext 882 | fax 65 6223 4190
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>
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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

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

To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>

Subject: RE: Direct Settlement - Accident Involving PA5439R (OI : EQI - DM16H001485/JT) AND SHB3883T (TP : LKK REF - CC3/EQI16013042/H1pa3) on 12.07.2016

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

Best Regards,

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LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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

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We have send an email to our insured(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,

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LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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

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

To: Hsiao Tong (LKKAuto) <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,

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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 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

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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.

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

Best Regards,

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

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

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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

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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 | fax: 67414108

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

Our Ref : CC16070469 / SHB 3883T / AG (J)

Date : 10-Aug-16

EQ Insurance Company Limited
5 Maxwell Road
#17-00 Tower Block, MND Complex
Singapore 069110

CDGE Taxi Claims Department
59 Loyang Drive
4th floor
Singapore 508969
Fax : 6214 1843

COMFORTDELGRO
ENGINEERING

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 578701

Mobile: +65 6383 6280
Facsimile: +65 6280 9755

www.cdge.com.sg

Company Registration No. 199900001

Workshops

Braddell
205 Braddell Road
Singapore 578701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 606296

Ubi
320 Ubi Road 3
Singapore 408649

Sengkang
24 Sengkang Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Defu
8 Defu Avenue 1
Singapore 538537

Yishun
101 Yishun Industrial Park A
Singapore 768732

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI		SHB 3883T	YOUR INSURED
PA 5439R	OTHERS		ON 12.07.16

We are the authorised repair workshop for Citycab Pte Ltd, the owner of motor Vehicle No : SHB 3883T which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : PA 5439R we are submitting this claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	SS	2835.50
2	4 days Loss of Rental @\$ 159.43 per day	SS	637.72
3	Survey Report Fees (Surveyed by M/s LKK)	SS	-
4	LTA Search Fees	SS	5.35
5	GIA / Police Report Fees	SS	-
6	Towing / Medical / Transportation Fees	SS	-
Sub Total :		SS	3,478.57

HIRER'S CLAIM

1	4 days Loss of Income @\$ 80.00 per days	SS	320.00
Total Claims		SS	3,798.57

We enclosed herewith the following documents to support the claims: -

- a) Original repair bill : - pcs
b) LTA search slip/s of : PA 5439R
c) GIA / Police report/s of : SHB 3883T
d) Letter of authority from owner / hirer / operator
() Photocopy/s of Accident Scene Photo/s () Traffic Police Result
() Witness statement/s (x) Rental Rate letter (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver. This condition shall apply even if medical expenses are claimed herewith and part of the settlement reached.

Please note that, for the time being, we are not making this claim via solicitors provided you treat this letter as our intention to file a claim in court according to the provisions of the Non-Injury Motor Accident Litigation ("NIMA") protocol and further, you agree that if negotiations should breakdown and this claim is referred to solicitors you shall not raise any objection that the NIMA protocol has not been complied with. If you disagree with this condition please reply in writing within the next 2 working days failing which we shall proceed to negotiate with you on the basis that you have acquiesced to the said condition by your conduct.

Yours faithfully

Andrew Goh

Motor Claims Specialist
CDGE Claims Department

Tel : 6214 8734 Fax : 6214 1843 Email : andrewgoh@cdge.com.sg

A member of

COMFORTDELGRO



LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING
ALONG****MERCEDES E220 SHB3883T , PA5439R
HENDERSON ROAD****ON 12-Jul-16 08:00**

I / We

KHOO TIAN HOCK(Hirer) NRIC No.: **S0188150G**

and/or

HO KIM CHARN(Relief) NRIC No.: **S1436476E**

Taxi Number

SHB3883T

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date

12-Jul-2016Name of Hirer
Hirer NRIC**KHOO TIAN HOCK
S0188150G**Signature : 

Address

**836 HOUGANG CENTRAL #10-543
530836**

Contact No.

91189217Name of Relief
Relief NRIC**HO KIM CHARN
S1436476E**Signature : 

Address

**641C PUNGGOL DRIVE #10-311
823641**

Contact No.

GST REG. NO. M2-8921817-3

TAX INVOICE

8010325

EQ INSURANCE COMPANY LIMITED

#17-00 5 MAXWELL ROAD TOWER BLOCK
SINGAPORE 069110

CONTACT NO: 62239433

VEHICLE NO
SHR3883P

MAKE
MERCEDES BENZ

MODEL
K220CDI (K5)

DATE OF REG
31.08.2012

CHASSIS CODE
WDB2110062A652363

INV. NO/DATE
91254110 28.07.2016

JOB NO.
304931385

ODOMETER READING

JOB TYPE

Description : ACC: 12.07.16/C

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	2,650.00
Add GST @ 7.000 %	185.50
Total Invoice amount	2,835.50

Issued by : KATHKINETAN 28.07.2016 09:31:04
Repair Type : CPSO/57/57
Payment Type/Term : /Credit 30 days

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

Our Ref: CC16070469



Date: 25 July 2016

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 12/07/2016 @ 08:00 hrs
ALONG HENDERSON ROAD
INVOLVING PA5439R

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB3883T** (the "Taxi"). The Taxi was hired to **KHOO TIAN HOCK IC NO S0188150G** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$159.43** per day (inclusive of GST).

Please be advised that the Taxi was insured with **First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Executive, Fleet Safety

This is a computer generated letter. No signature is required.

Text size + -

0% 25% 50% 75% 100%

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
PA5439R	12 Jul 2016 / 08:00:00	Successful	E04	EQ INSURANCE COMPANY LTD

Previous OK

Land Transport Authority

Please read through the Privacy Statement, Terms of Use and Disclaimer.
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SH83883T

Hsiao Tong (LKKAuto)

From: Sally Tan <sally.tan@eqinsurance.com.sg> 09/07/18
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

From: Hsiao Tong (LKKAuto) [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, 07/7/18

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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 2 June 2018 1:28 PM
To: 'Francis Ng' <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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Monday, 30 April 2018 2:51 PM

To: 'Francis Ng' <francis.ng@eqinsurance.com.sg>

Subject: RE: Direct Settlement - Accident Involving (OI : EQI - DM16H001485/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 | fax: 6741-4108

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

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

Sent: Monday, 30 April 2018 10:15 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving (OI : EQI - DM16H001485/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

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately by email.

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

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

To: Francis Ng <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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 21 March 2018 3:40 PM

To: Francis Ng <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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 23 May 2017 3:57 PM

To: 'Tan Wei Yin' <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 | fax: 6741-4108

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

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>

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



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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>

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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

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

To: 'Tan Wei Yin' <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 | fax: 6741-4108

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

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>

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



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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>

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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

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

To: 'janet.tan@eqinsurance.com.sg' <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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

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

To: 'Janet Tan' <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(sinullian@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 | fax: 6741-4108

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

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

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

To: Hsiao Tong (LKKAuto) <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 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

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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 | fax: 6741-4108

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

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

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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 | fax: 67414108

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

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 28 July 2018 10:39 AM
To: 'Jim Wong See Pah'
Subject: RE: Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQI16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016]

Without Prejudice

Hi Mr Jim,

We refer to the above matter.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain rejection.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Jim Wong See Pah <jimwong@cdge.com.sg>

Sent: Monday, 22 May 2017 3:57 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: RE: Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQI16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016]

Dear Ms Chew

We refer the your mail as below.

Please let us have your and /or your principal's consent to escalate our property damage claim to GIA for resolution by 05.06.2017.

Best Regards

Jim Wong

Claims Department / ComfortDelgro Engineering Pte Ltd

Off: 62148374 / Fax: 62141843

From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
To: Jim Wong See Pah <jimwong@cdge.com.sg>
Date: 20/05/2017 11:05 AM
Subject: RE: Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQ16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016]

Without Prejudice

Hi Mr Jim,

We refer to your below email.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain rejection as our insured driver adamant that there was no collision between both vehicles.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jim Wong See Pah [<mailto:jimwong@cdge.com.sg>]
Sent: Wednesday, 12 April, 2017 9:18 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQ16013042/H1pa3 [ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016]

Dear Ms Chew,

We refer your rejective mail as below.

Apparently, your client reported unaware of accident and not no contact of vehicles. Furthermore, your client's sketch plan indicated the contact point scenario that happened at merging lane and damaging taxi was being surveyed by your appointed surveyor.

In view of conflicting version report, we propose 50/50 to resolve our property damage claim amicably.

Please respond favourably.

Best Regards
Jim Wong
Claims Department / ComfortDelgro Engineering Pte Ltd
Off: 62148374 / Fax: 62141843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Jim Wong See Pah <jimwong@cdge.com.sg>
Date: 11/04/2017 05:35 PM
Subject: Your Ref: CC16070469/SHB 3883T/ AG (J) *Our Ref: CC3/EQ116013042/H1pa3 [ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016]

Your Ref: **CC16070469/SHB 3883T/ AG (J)**
Our Ref: CC3/EQ116013042/H1pa3 Without Prejudice

Dear Sirs,

ACCIDENT INVOLVING PA 5439R(EQ) & SHB 3883T ON 12/07/2016

We refer to the above matter.

Attached here with a copy of our insured's accident report for your easy reference.
Our insured driver adamant that there was no collision/ contact between both vehicles.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
EQ INSURANCE COMPANY LTD			Ref : CC3/EQI16013042/K1pa3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 28-03-2019	
			Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	PA 5439R	Veh. Inspected	SHB 3883T	
Policy No.	DMCFHQ15-000113	Coverage (\$)	0.00	
Claim No.	DM16HO01485/JT	Excess (\$)	0.00	
Assign From		Assign Date	12/07/2016	
2. Vehicle Particulars & Condition				
Make & Model	MERCEDES BENZ (A)	c.c	2184	
Engine No.	HIDDEN	Year of Reg.	2012	
Chassis No.	WDB2110062A652363	Colour	WHITE	
Odometer	381812	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	205/60 R16	WEST LAKE	4 mm	
L/H Front Tyre	205/60 R16	WEST LAKE	4 mm	
R/H Rear Tyre	205/60 R16	WEST LAKE	5 mm	
L/H Rear Tyre	205/60 R16	WEST LAKE	5 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	12/07/2016	Inspection Date	12/07/2016	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		3 Working Days		

**LKK Auto Consultants Pte Ltd**

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHB 3883T

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	BUMPER ASSY ,FRT	CRACKED	1,345.00	1,345.00
1	BUMPER BRACKET ,FRT/RH	NECESSARY	41.80	41.80
1	HEAD LAMP ASSY (RH)	SERVICEABLE	976.60	-
1	FENDER ,FRT/RH	DENTED	878.50	878.50
1	FENDER ,SPLASHSHIELD ,FRT/RH (FRONT)	TORN	133.00	133.00
1	WHEEL RIM	CUT	552.50	552.50
1	TYRE 205/60R16 YOKOHAMA RH	SERVICEABLE	310.00	-
	LESS 20% DISCOUNT		-847.48	-590.16
			3,389.92	2,360.64
LABOUR				
	PANEL BEATING.		650.00	500.00
	SPRAY PAINTING CHARGE.		500.00	400.00
	WIRING CHARGE.		50.00	30.00
	TUFF KOTE.	NOT NECESSARY	50.00	-
			1,250.00	930.00
GRAND TOTAL			4,639.92	3,290.64
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,650.00

Report Ref No. CC3/EQ16013042/K1pa3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Joanne Lee (LKK Auto)

From: Joanne Lee (LKK Auto) <report@lkkauto.com>
Sent: Friday, 29 March 2019 2:19 PM
To: 'eqiprs@eqinsurance.com.sg'
Subject: TP Direct Settlement - Accident Involving PA 5439R (OI) and SHB 3883T (TP) on 12/07/2016
Attachments: LKK REPORT & PHOTO.pdf; TP DS SUPPORTING DOCUMENT.pdf

Dear Sir/Madam,

We refer to the above matter.

Please be informed that we have rejected TP claim. (see attached)

We enclose herewith our without prejudice report and relevant documents for your necessary action please.

Thank you.

Best Regards,

JOANNE | Reports

LKK Auto Consultants Pte.Ltd.

Phone: 6256-3561 Ext.111 Fax: 6741-4108 email: report@lkkauto.com

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 Singapore 408933