



Taylor





## LKK Auto Consultants Pte Ltd

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

TEL: 6256 3581 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 : CC4/EQI17022104/pa3	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 20-11-2017	
			Code : EQI	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SJK 9047E	Veh. Inspected	SKB 8686C	
Policy No.	DMPPHQ17-005386	Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	20/11/2017	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	12/11/2017	Inspection Date		
Survey held at	TAN CHONG MOTOR SALES PTE LTD 911, BUKIT TIMAH RD, SINGAPORE 589623.			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



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 as sgCarMart Premium Dealer for the Fourth Consecutive Year



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**2009 Honda Odyssey EXV Sunroof Premium - Highest Spec**



Low Mileage. Beautiful Facelifted  
 Model! Accident Free. No Repair.  
 Direct Owner

**ABWIN**


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4 vehicles

Nissan X-Trail

Advanced S

	Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage
<b>Search Selection</b>	Nissan X-Trail		Any	Any	2016	Any	Any
	Nissan X-Trail	2.0A 7-Seater	\$107,000	\$11,210 /yr	20-May-2016	1,997 cc	-
2L Engine. Auto Tailgate, Last Servicing April 2017. Moonroof, Tinted Windows, Front Sensors, Front Plus Reverse Camera, G Front Seats. Knockdown Rear Seats With Lots Of Spac...							
Posted: 28-Oct-2017 Tags: 2016 Nissan X-Trail, 2016 Nissan X-Trail, Nissan X-Trail, Nissan X-Trail, Nissan, X-Trail, X-Trail, Used Nissan							
	Nissan X-Trail	2.0A 7-Seater	\$115,999	\$11,810 /yr	02-Sep-2016	1,997 cc	19,000
A Popular, Spacious And Accessories Packed Family SUV That Seats 7 Person Comfortably. Well Maintained And Routinely Ser Motor By Current First Owner. Existing Warranty Of 4 Years L...							
Posted: 27-Oct-2017 Tags: 2016 Nissan X-Trail, 2016 Nissan X-Trail, Nissan X-Trail, Nissan X-Trail, Nissan, X-Trail, X-Trail, Used Nissan							
	Nissan X-Trail	2.0A Premium 7-Seater	\$101,800	\$11,040 /yr	04-Feb-2016	1,997 cc	-
Low Interest From 1.99%. Adventure Series Package! Intuitive 4WD! Versatile 7 Seater! Just Like New! Very Well Kept By Pri SUV Packed With Numerous High Tech Features For Your En...							
Dickson Automobile							
Posted: 23-Oct-2017 Tags: 2016 Nissan X-Trail, 2016 Nissan X-Trail, Nissan X-Trail, Nissan X-Trail, Nissan, X-Trail, X-Trail, Used Nissan							
	Nissan X-Trail	2.0A Premium 7-Seater	\$110,800	\$11,790 /yr	14-Apr-2016	1,997 cc	-
3 Years Agent Warranty! Agent Maintained Unit! Low Mileage! Intuitive 4WD! Versatile 7 Seater! Well Kept In Superb Condi... Awaits You To Test Drive And Feel The Difference! Buy...							
Dickson Automobile							
Posted: 18-Oct-2017 Tags: 2016 Nissan X-Trail, 2016 Nissan X-Trail, Nissan X-Trail, Nissan X-Trail, Nissan, X-Trail, X-Trail, Used Nissan							

Save this search criteria, to get email alerts whenever a match is found.

Compare

Make Model Price Depreciation Reg Date Eng Cap Mileage

## Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type	Singapore NRIC
Owner ID	5966D
Vehicle Details	
Vehicle No.	SKB8686C
Vehicle to be Exported	No
Intended De-registration Date	21 Nov 2017
Vehicle Make	NISSAN
Vehicle Model	X-TRAIL 2.0 CVT ABS 4WD S/R 7-STR
Primary Colour	Grey
Manufacturing Year	2016
Engine No.	MR20826302B
Chassis No.	JN1JANT32Z0001542
Maximum Power Output	106.0 kW (142 bhp)
Open Market Value	\$22,509.00
Original Registration Date	18 Mar 2016
First Registration Date	18 Mar 2016
Transfer Count	0
Actual ARF Paid	\$23,513.00
Intended PARF Rebate Details	
PARF Eligibility	Yes
PARF Eligibility Expiry Date	17 Mar 2026
PARF Rebate Amount	\$17,634.00
Intended COE Rebate Details	
COE Expiry Date	17 Mar 2026
COE Category	E - Open Category
COE Period(Years)	10
QP Paid	\$55,089.00
COE Rebate Amount	\$45,674.00
Total Rebate Amount	\$63,308.00

The information contained herein is correct as at 21 Nov 2017

OK

## Enquire PARF/COE Rebate for Registered Vehicle

## Vehicle Owner Particulars

Owner ID Type	Singapore NRIC
Owner ID	5966D

## Vehicle Details

Vehicle No.	SKB8686C
Vehicle to be Exported	No
Intended De-registration Date	15 Nov 2017
Vehicle Make	NISSAN
Vehicle Model	X-TRAIL 2.0 CVT ABS 4WD S/R 7-STR
Primary Colour	Grey
Manufacturing Year	2016
Engine No.	MR20826302B
Chassis No.	JN1JANT32Z0001542
Maximum Power Output	106.0 kW (142 bhp)
Open Market Value	\$22,509.00
Original Registration Date	18 Mar 2016
First Registration Date	18 Mar 2016
Transfer Count	0
Actual ARF Paid	\$23,513.00

## Intended PARF Rebate Details

PARF Eligibility	Yes
PARF Eligibility Expiry Date	17 Mar 2026
PARF Rebate Amount	\$17,634.00

## Intended COE Rebate Details

COE Expiry Date	17 Mar 2026
COE Category	E - Open Category
COE Period(Years)	10
QP Paid	\$55,089.00
COE Rebate Amount	\$45,796.00
<b>Total Rebate Amount</b>	<b>\$63,430.00</b>

The information contained herein is correct as at 15 Nov 2017

OK

## Nissan Used Vehicle List (7 vehicles)

Car Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Company	Availability
<b>Nissan X-Trail 2.0A Premium 7-Seater</b>	<b>\$109,800</b>	\$11,550 /yr	10-May-2016	1,997 cc	21,500 km	1axis	<b>Available</b>
7 Seater SUV Equipped With A 2L Engine And Mated To A CVT Gearbox Provide You With Enough Power For Your Daily Drive! Spacious Cabin For Families To Go For Getaways Up North! Large Boot With Knockdown...							
Office No. - - Heng - 83755265   Jack - 84306433   Edward Chen - 81800536   Viki - 90270337							
<b>Nissan X-Trail 2.0A Premium 7-Seater</b>	<b>\$104,800</b>	\$10,990 /yr	04-May-2016	1,997 cc	52,000 km	Car Buyers Automotive Pte Ltd	<b>Available</b>
DownPay Merely \$10500, \$1361 For 84 Months, Warranty Till 2021 MAY! Full Service Record With TanChong, Major Servicing Just Done At 50k Km, Accident Free Unit! STA Evaluation Welcome! Best Choice Of C...							
Office No. - 68481200 Darren Koh - 86689494   Adrian Tan - 82221375							
<b>Nissan X-Trail 2.0A 7-Seater</b>	<b>\$107,000</b>	\$11,190 /yr	20-May-2016	1,997 cc	-		<b>Available</b>
2L Engine. Auto Tailgate, Last Servicing April 2017. Moonroof, Tinted Windows, Front Sensors, Front Plus Reverse Camera, GPS, 18 Inch Rims, Electric Front Seats. Knockdown Rear Seats With Lots Of Spac...							
Office No. - - Sam - 91888421							
<b>Nissan X-Trail 2.0A 7-Seater</b>	<b>\$115,999</b>	\$11,790 /yr	02-Sep-2016	1,997 cc	19,000 km	Top Marque Auto	<b>Available</b>
A Popular, Spacious And Accessories Packed Family SUV That Seats 7 Person Comfortably. Well Maintained And Routinely Serviced At Tan Chong Motor By Current First Owner. Existing Warranty Of 4 Years L...							
Office No. - - Fabian Teo - 91887128							
<b>Nissan X-Trail 2.0A Premium 7-Seater</b>	<b>\$101,800</b>	\$11,020 /yr	04-Feb-2016	1,997 cc	-	Dickson Automobile	<b>Available</b>
Low Interest From 1.99%. Adventure Series Package! Intuitive 4WD! Versatile 7 Seater! Just Like New! Very Well Kept By Previous Owner! A Stylish SUV Packed With Numerous High Tech Features For Your En...							
Office No. - 68447667 Jonathan Quah - 91901666   Ricky Eng - 91853390   Eric Lee - 91827304							
<b>Nissan X-Trail 2.0A Premium 7-Seater</b>	<b>\$107,800</b>	\$11,140 /yr	28-Jun-2016	1,997 cc	22,000 km	AA Trust Automotive	<b>Available</b>
The Only AA Certified Accident Free X-Trail 7 Seaters. Price Slash. Cheapest Quality Unit In SGCM, Must Sell By This Week. Free Tan Chong Motor Servicing Till 50,000KM, Covered With 3 Years Warranty O...							
Office No. - 63450381 James Yew - 97975757   Dave - 98500051   Ferris - 86885148							
<b>Nissan X-Trail 2.0A Premium 7-Seater</b>	<b>\$110,800</b>	\$11,770 /yr	14-Apr-2016	1,997 cc	-	Dickson Automobile	<b>Available</b>
3 Years Agent Warranty! Agent Maintained Unit! Low Mileage! Intuitive 4WD! Versatile 7 Seater! Well Kept In Superb Condition, Just Like Brand New, Awaits You To Test Drive And Feel The Difference! Buy...							
Office No. - 68447667 Eric Lee - 91827304   Ricky Eng - 91853390   Jonathan Quah - 91901666							

sgCarMart is the number one car classifieds for parallel import cars, Toyota, Honda, Nissan, Mitsubishi & BMW. There are plenty of cars for sale, even for COE cars, OPC cars, vans, trucks, hybrid cars, sports cars or stationwagons. You can also buy from a car auction, look up car loans, low mileage cars, car brands, carpark rates & car insurance. We have new car dealers comprising parallel importers, authorised car dealers, and used car dealers on our site. Find new car price lists, new car launches and new car promotions, and also motoring advice, car reviews & car news on the latest models. Visit our partner sites for job openings for Singapore jobs, massage services, real estate properties for sale, beauty and wellness, mover, car performance parts, car discussion, forum discussion, commercial vehicle leasing & COE results.



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: CC4/EQI17022104/T1pa3

Date: 22.11.2017

The Motor Claims Department  
M/s EQ INSURANCE COMPANY LTD

**PRELIMINARY ADVICE OF VEHICLE NO.**

**SKB 8686C**

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 20.11.2017 at the premises of M/s Tan Chong Motor Sales Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	49,293.34
Revised Estimate Amount	: S\$	25,482.84
"Check" Items Amount	: S\$	18,605.66
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

**Description of Damage:**

The vehicle sustained damages at the O/S portion and U/C



**Comments/Present Status:**

Damages Consistent

Estimated normal period for repairs: 18.0 days

Yours faithfully,

**MOHD. TAUFIKH**  
**Licensed Appraiser**



TAN CHONG MOTOR SALES PTE. LTD.  
911, BUKIT TIMAH ROAD  
SINGAPORE 589623

ESTIMATE : ACCIDENT/BODY REPAIRS  
WORKSHOP : BUKIT TIMAH  
CONTACT NO : 4694091  
REFERENCE : INS/IC/LAW/0609/2017  
DATE : 15-NOV-2017

EQ INSURANCE COMPANY LIMITED  
5 MAXWELL ROAD  
#17-00 TOWER BLOCK  
MND COMPLEX S(069110)  
TEL : 62239433  
FAX : 62234190  
ATTN : MOTOR CLAIM MANAGER

OWNER'S NAME : MR SEOW POH CHEONG (XIAO BAOCHANG)  
ADDRESS : BLK 416 HOOGANG AVE 10  
#09-1286  
S(530416)  
TELEPHONE NO : 97438559/98735955

TYPE OF CLAIM : COMPREHENSIVE CLAIM  
POLICY NO : TP-SJK9047E  
VEHICLE NO : SKB8686C  
MODEL CODE : JDMNRRT32EWA-----  
MODEL/YEAR : X-TRAIL 2.0L ALL MODE 4X4I  
ENGINE NO : MR20826302B  
CHASSIS NO : JH1JANT32E0001542  
MILEAGE : 54939 KM  
DATE IN : 15/11/2017  
LIABILITY : 0.00  
EXCESS CLAUSE : 600.00  
ESTIMATE BY : LAWRENCE  
ACCIDENT DATE : 12/11/2017

**DIRECT SETTLEMENT**

**OWNER CLAIMING LOSS OF USE / RENTAL**

**CAR AT WORKSHOP / CAR NOT AT WORKSHOP**

**KINDLY REVERT TO ME ASAP**

**EMAIL : lawrenceteo@tanchong.com**

**H/P : 94568832**

**FAX : 64697472**

LKK Auto Consultants hence notify  
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

TAN CHONG MOTOR SALES PTE. LTD.  
 BUKIT TIMAH W/SHOP  
 SERVICE DEPARTMENT

ESTIMATED LABOUR CHARGES FOR ACCIDENT VEHICLE REGN NO SKR8686C

S/NO JOB CODE	NATURE OF JOB	ESTIMATED CHARGES	SURVEYOR'S RECOMMENDATION
1 RAB5	RENEW AIR BAG MODULE, SENSOR, RESET SYSTEM USING NISSAN CONSULT	240.00 ✓	
2 R1RL	REMOVE/INSTALL ROOF LINING	150.00 ✓	
3 R1SCCF	REMOVE/INSTALL SEAT & CUSHION CARPET (PARTIAL)	120.00 ✓	
4 RFI	PERFORM RUST PROOFING & TREATMENT FOR AFFECTED PANEL \$120/PANEL X 05	600.00 480	
5 RRM1B	TO RENEW REAR MULTI LINK BEAM REAR	240.00 ?	
6 BRSCM	REMOVE/REFIX SUSPENSION CROSS MEMBER RH FRONT	120.00 ?	
7 RRUC	REMOVE/REFIX WHOLE UNDERCARRIAGE MECHANICAL PARTS PER SIDE RH REAR / RH FRONT \$480/SIDE X 02	960.00 480	
8 SEAL1	APPLY SEALANT TO ALL AFFECTED PANEL JOINTS & RESEAL NECESSARY AREA \$100/PANEL X 06	600.00 300	
9 WD42	CHECK WHEEL ALIGNMENT, ADJUST WHERE NECESSARY AND TEST DRIVE VEHICLE	93.00 ✓	
10 12/001	RENEW RH FRONT SEAT AND AIRBAG	240.00 ✓	
11 12/002	RENEW CURTAIN AIRBAG	240.00 ✓	
12 12/003	R/I GARNISH AND FINISHER TO ASSIST REPAIR	240.00 ✓	
13 12/004	RENEW RH FRONT/REAR S/RIM AND CONDUCT WHEEL BALANCING \$15/RIM X 02	30.00 ✓	
14 12/005	SUPPLY AND RENEW RH FRONT / REAR TYRE DUNLOP ST30		
15 12/006	REPAIR RH REAR FENDER, RH CENTER PILLAR, RH SILL PANEL, RH FRONT PILLAR (TOP/LOWER) AND RENEW		
16 12/007	FRONT BUMPER, RH SUPPORT, RH FRONT FENDER, RH FRONT/REAR DOOR ETC	4680.00 310	
17 12/008	S/PAINT FRONT BUMPER, RH FRONT/REAR FENDER, RH FRONT/REAR DOOR, RH FRONT PILLAR (TOP/BOTTOM), RH SILL		
18 12/009	PANEL, RH WING MIRROR, RH CENTER PILLAR	2750.00	
19 12/011	R/I FRONT VIEW CAMERA TO ASSIST REPAIR	120.00 ✓	
20 12/012	TRANSFER RH FRONT/REAR DOOR MECHANICAL PARTS TO NEW DOOR \$80/DOOR X 02	160.00 ✓	

3120

2125

TAN CHONG MOTOR SALES PTE. LTD.  
BUKIT TIMAH W/SKOP  
SERVICE DEPARTMENT

ESTIMATED LABOUR CHARGES FOR ACCIDENT VEHICLE REGN NO SKB8686C

S/NO JOB CODE	NATURE OF JOB	ESTIMATED CHARGES	SURVEYOR'S RECOMMENDATION
21 22/013	RENEW RH FRONT TRIMBOARD LEATHER	200.00	?
22 22/10	TRANSFER RH WING MIRROR WIRING	120.00	✓
TOTAL LABOUR CHARGES		11903.00	

TAN CHONG MOTOR SALES PTE. LTD.  
 BUKIT TIMAH W/S/SHOP  
 SERVICE DEPARTMENT

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SKB8686C

S/NO PARTS DESCRIPTION	PARTS NUMBER	DAMAGED PARTS & PRICES			REMARKS
		NETT	LIST	S/NETT	
1 ESCUTCHEON DOOR RH FRONT (INNER)	80682-4CL1A	224.80	?		
2 CAP GRIP RH FRONT DOOR (INNER)	80944-4CL1A	168.00	?		
3 BRACKET RH ARM SUSPENSION REAR	55429-JG00D			74.20	?
4 EMBLEM RAD GRIL	62890-4BA0A	59.70	?		
5 MIRROR ASSY-OUTER RH	96301-4C8A8	1630.10	?		
6 MODULE SIDE,RH FRONT SEAT	KHEH0-4CB0A	1154.30	act ✓		
7 SUSPENSION ASSY RH FRONT SEAT	87576-4BV0A	126.00	?		
8 FRAME & SPR ASS (BASE)	87301-4BV0A	2620.50	?		
9 FRAME ASSY RH FRONT SEAT	87104-4BV0A	768.40	?		
10 SUPPORTER-FR SEAR (BOTTOM) SPRING	87311-4CA0A	630.80	?		
11 TRIM ASSY RH FRONT SEAT (BOTTOM)	87320-4CA0A	2504.80	x		
12 HEAD PAD-FR SEAT RH (PAD) BACK	87611-4CA0A	630.80	?		
13 TRIM ASSY RH FRONT SEAT (BACK)	87620-4CA0A	2504.80	fn ✓		
14 BELT ASSY-FRONT LH BUCKLE	86843-4CB9A			65.50	?
15 BELT ASSY-LH	86885-4CF1A			694.20	?
16 BELT ASSY-FRONT BUCKLE	86842-4CB5A			65.50	act ✓
17 BELT ASSY-FR RH SAFETY	86894-4CF1A			694.20	act
18 MOTOR ASSY-REG RH REAR	82730-1BA0A	524.40	?		
19 REGULATOR-DOOR RH REAR	82720-4CA0A	94.20	?		
20 W/STRIP-RR DOOR RH	82830-4CB0A	111.50	act ✓		
21 MLDG RR DOOR RH	82820-4CL0A	157.00	act ✓		
22 TAPE-REAR DOOR RH	82816-4CA0B	18.00	act ✓		
23 TAPE-REAR DOOR RH	82812-4CA0B	18.00	act ✓		
24 MOULDING RH FRONT DOOR (TOP)	82282-4CA0A	109.70	act ✓		
25 DOOR-REAR RH	H210H-4CAMA	1032.90	act ✓		

TAN CHONG MOTOR SALES PTE. LTD.  
BUKIT TIMAH W/SHOP  
SERVICE DEPARTMENT

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SKB8686C

S/NO PARTS DESCRIPTION	PARTS NUMBER	DAMAGED PARTS & PRICES			REMARKS
		NETT	LIST	S/NETT	
26 SEAL A-FR DOOR SEAL RH FRONT DOOR (INNER)	80834-4CE0A	59.40			✓
27 DOOR FINISHER RH FRONT	80900-4CE1A	722.50			?
28 FINISH-P/MDM SW RH FRONT DOOR (INNER)	80960-4CE0A	58.40			?
29 STRIKER ASSY RH FRONT DOOR	80570-AA10A	57.80			?
30 LOCK & REMOTE C RH FRONT DOOR	80500-4CA0A	166.70			?
31 REGULATOR-DOOR RH FRONT	80720-4CA0A	94.20			?
32 MOTOR ASSY-REG RH FRONT DOOR	80731-4CA1A	524.40			?
33 WSTRIP ASSY-FRONT RH DOOR	80830-4CB0A	111.50			✓
34 LINK-DOOR STOP RH FRONT DOOR	80430-4CL0A	39.50			?
35 HINGE ASSY RH FRONT DOOR LOWER	80401-JN00A	56.10			✓
36 HINGE ASSY RH FRONT DOOR UPPER	80400-JN00A	56.10			✓
37 MLDG ASSY-FR DOOR RH	80820-4CL0A	157.00			cat
38 MOULDING RH FRONT DOOR (TOP)	80282-4CA0A	100.70			? Replaced item 24
39 TAPE-FR DOOR, RH	80818-4CAGB	18.00			✓
40 DOOR-FRONT RH	8010M-4CBMA	1032.90			✓
41 CLIP FENDER REAR \$1.20 EA X 06	01553-05131	7.20			✓
42 PROTECTOR-REAR RH FENDER	76748-4CC0B	81.60			? miss
43 MODULE CURTA RH	885P0-4CU0A	1621.40			✓
44 WELT ASSY-BODY RH REAR (BODY)	76923-4CA1A	193.70			?
45 GARNISH RH CENTER PILLAR (LOWER)	76915-4CE0A	120.50			?
46 GARNISH CENTER PILLAR RH UPPER (INNER)	76913-4CE0A			54.00	?
47 GARNISH ASSY RH FRONT PILLAR (TOP)	76911-4CB2A	114.70			?
48 KICKING PLATE RH FRONT DOOR	76951-4CE0A	68.70			?
49 A WELT BODY RH FRONT (BODY)	76921-4CA1A	206.20			?

TAN CHONG MOTOR SALES PTE. LTD.  
 BUKIT TIMAH W/SHOP  
 SERVICE DEPARTMENT

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SKB8686C

S/NO PARTS DESCRIPTION	PARTS NUMBER	DAMAGED PARTS & PRICES			S/HETT REMARKS
		HETT	LIST	S/HETT	
50 CLIP ARC \$2.50 EA X 02	63848-35F00	5.00	net ✓		
51 GROMMET ARC \$1.50 EA X 06	01281-00831	9.00	net ✓		
52 GROMMET ARC \$2.50 EA X 08	76848-AL500	20.00	net ✓		
53 GROMMET ARC \$2.50 EA X 04	76848-JG00A	10.00	net ✓		
54 CLIP ARC \$3.00 EA X 08	76882-JG10A	24.00	net ✓		
55 GROMMET ARC \$4.50 EA X 12	76881-JG00A	54.00	net ✓		
56 GROMMET ARC \$2.50 EA X 04	76848-JG00B	10.00	net ✓		
57 CLIP ARC \$2.50 EA X 06	76847-JG00A	15.00	net ✓		
58 CLIP ARC \$2.50 EA X 08	01553-10641	20.00	net ✓		
59 FILLET-MLDG RH REAR ARC	78860-4CE0A	150.00	?		
60 MOULDING ASSY-FRONT RH ARC	63860-4CE0A	170.00	?		
61 COVER ASSY-BILL RH GARNISH COVER	76850-4CE0A	600.00	de ✓		
62 MOUL-RR DOOR,RH LOWER MOULDING	82876-4CE0A	112.10	ent ✓		
63 MOUL-FR DOOR,RH LOWER	80876-4CE0A	183.90	ent ✓		
64 CLIP ENGINE COVER \$2.50 EA X 06	01553-09241	15.00	?		
65 COVER-FR,UNDER RH	75892-4CB0A	165.00	?		
66 BRACKET-AIR BAG *** FRONT ***	985Q2-4CL0A	18.00	net ✓		
67 SENSOR-AIR BAG *** FRONT ***	K8581-3RA0A			603.30	ent ✓
68 CLIP FENDER \$1.20 EA X 04	01553-05233	4.80	net ✓		
69 CLIP FENDER/BILL/ENGINE \$1.20 EA X 27	01553-05933	32.40	net ✓		
70 CANOE RH FRONT FENDER \$6.50 EA X 04	76882-0M000	26.00	net ✓		
71 PROTECTOR-FR,RH FENDER	63842-4CB0A	81.60	de ✓		
72 COVER-FENDER RH FRONT ARC (TOP)	66894-4CL0A	21.90	mis ✓		
73 FENDER-FRONT RH	F3100-4CCMA	583.40	lyt ✓		
74 GROMMET GRILLE \$1.20 EA X 02	62319-AU000	2.40	net ✓		

TAN CHONG MOTOR SALES PTE. LTD.  
BUKIT TIMAH W/S/SHOP  
SERVICE DEPARTMENT

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SKB8686C

		DAMAGED PARTS & PRICES		
S/NO PARTS DESCRIPTION	PARTS NUMBER	NETT	LIST	S/NETT REMARKS
75 GRILLE-RADIATOR	62310-4CE1B	390.30	?	
76 BRACKET-APRON LOWER FRONT BUMPER	62660-4CEGB	584.00	?	
77 ENERGY ABSORBER FRONT BUMPER	62090-4CEGA	291.60	?	
78 ARMATURE ASSY-FRONT BUMPER	62030-4CL0A	453.10	?	
79 STAY-BUMPER RH FRONT	62210-4CL1A	86.60	he	
80 GRILLE-FR BMPR CENTER	62254-4CEGA	199.50	?	
81 CLIP BUMPER/APRON \$1.20 EA X 06	01553-10501	7.20	?	
82 BKKT-BPR SIDE,RH FRONT	62222-4CL0A	20.90	ver	
83 BKKT-BPR SIDE,LH FRONT	62223-4CL0A	20.90	?	
84 MOULE-BUMPER FRONT LOWER CHROME	62072-4BA0A	153.10	?	
85 FIN-FR FASCIA RH FOG LAMP	62256-4BA0B	80.90	?	
86 BUMPER-ASSY FR	62022-4CE0H	534.70	de	
87 GEAR&LINKAGE	48001-4BG0A			1588.20 ?
88 ORNAMENT-ROAD \$32.90 EA X 02 RHF/RHR	40343-5Y700			65.80 ?
89 WHEEL-ROAD AL RH FRONT / REAR \$1434.50 EA X 02	D0300-4CL1A			2869.00 ad
90 SEAT RH REAR SPRING LOWER	55034-EN101			19.50 ?
91 SEAT RH REAR SPRING LOWER	55032-EN00A			13.30 ?
92 ABSORBER-SHOCK RH REAR	E6210-4CE0B			131.20 ?
93 ROD-CONNECTING RH REAR	55618-JY00B			77.30 ?
94 MEMBER COMPL REAR SUSPENSION	55400-1YA0B			1028.30 ?
95 LINK-LOWER RH REAR (LOWER)	55110-JQ00B			286.70 ?
96 LINK COMPL RH REAR SUSPENSION (UPPER)	55120-JD04A			244.10 ?
97 ARM RH SUSP,RH REAR	55501-4CA0C			769.90 ?
98 BAR REAR SUSPENSION RH	55495-JD00A			31.20 ?

TAN CHONG MOTOR SALES PTE. LTD.  
BUKIT TIMAH W/SHOP  
SERVICE DEPARTMENT

MATERIAL LIST FOR ACCIDENT VEHICLE REGH NO SKB8686C

S/NO PARTS DESCRIPTION	PARTS NUMBER	DAMAGED PARTS & PRICES			REMARKS
		NETT	LIST	S/NETT	
99 HUB REAR WHEEL RH REAR	43202-4BF0A			330.50	?
100 INSULATOR-STRUT RH FRONT	54320-4CL0B	90.30	?		
101 STOPPER ASSY INSULATOR REBOUND RH FRONT	54325-00Q0B			74.20	?
102 SPACER RH FRONT SUSPENSION	54034-4BA0A			17.60	?
103 SEAT RH FRONT LOWER	54035-4BA0A	23.30	?		
104 STRUT KIT-FRONT RH	E4302-4CE1C			365.00	bt ✓
105 BUSHING-STABI \$8.40 EA X 02	54613-3UB0A	16.80	we ✓		
106 STAY ASSY-FRONT SUSPENSION	544C4-EN10B			60.40	bt ✓
107 ROD-STABILIZER RH FRONT	54618-1AAGE	32.30	bt ✓		
108 MEMBER FRONT	54400-4CB0B			488.60	?
109 LINK COMPL,RH FRONT	54500-4CA0A	224.50	?		
110 SPDL-KNUCKLE,RH FRONT	40014-4CE0A			481.80	bt ✓
111 HUB ASSY-ROAD W RH FRONT	40202-4BA0A			254.50	bt ✓
112 SHAFT ASSY-FRONT RH	39100-4BB1B			966.20	?
113 LAMP FOG RH	26150-9994A			321.60	?
114 LAMP ASSY-RH	26010-4CA5D	2352.00	cur ✓		
115 SW ASSY DOOR RH FRONT	25360-3UB0A			24.90	?
116 SUPPORT ASSY-RAD RH	62512-4CB0B	45.20	?		
117 HEADLINING ASSY ROOF	73910-4CE3A	860.20	de ✓		
118 INLET WASHER	28915-4CE0A			21.90	?
119 CAP WASHER	28913-4CC1A			2.20	mis ✓
120 TANK ASSY-WASH	28910-4CC0A			201.90	de ✓
121 SUNDRIES	NPH			200.00	?
122 225/60R18ST30 DUNLOP TYRE(T32) RHF/RHR \$290/EX X 2 225/60R18ST30				580.00	80% aut ✓



TAN CHONG MOTOR SALES PTE. LTD.  
 BUKIT TIMAH W/SHOP  
 SERVICE DEPARTMENT

MATERIAL LIST FOR ACCIDENT VEHICLE REGM NO SEB8686C

S/NO	PARTS DESCRIPTION	PARTS NUMBER	DAMAGED PARTS & PRICES		
			NETT	LIST	S/NETT REMARKS
	SUB TOTAL		29549.80	54.00	13712.70
	LESS DISCOUNT (NETT-20.00%, LIST-30.00%, S/NETT-.00%)		5909.96	16.20	0.00
	GRAND TOTAL		23639.84	37.80	13712.70
	OVERALL TOTAL		37390.34		

LEGEND: REMARKS( OK ) = APPROVED, REMARKS( X ) = NOT APPROVED

TAN CHONG MOTOR SALES PTE. LTD.  
BUKIT TIMAH W/SHOP  
SERVICE DEPARTMENT

SUMMARY OF ESTIMATE FOR VEHICLE REGN NO SEN8686C

TOTAL LABOUR CHARGES	11903.00
TOTAL SPARE PARTS CHARGES	37390.34
-----	
GRAND TOTAL	49293.34 *
-----	

\* All charges do2 not include GST.

SURVEYOR'S PARTICULARS

NAME	:	
SURVEYED DATE	:	
AUTHORIZED DATE	:	
EXCESS CLAUSE	:	600.00
LIABILITY	:	0.00
REMARKS	:	

PLS NOTE : This estimate is based on visual inspection of the affected vehicle. Should we require further labour charges & spare parts in the process of repairs, we shall inform you accordingly.



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**Third Party Insurer Enquiry**

Our Ref No: GR-17-171460

Date of Request: 15/11/2017

Your Ref No:

Online Purchase

Tan Chong Motor Sales Pte Ltd  
911, Bukit Timah Road  
Singapore 589622

Dear Sir/Madam,

Enquiry Date 15/11/2017

Enquiry By Eric Koh

TP Vehicle No. SJK9047E

Accident Date 12/11/2017

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJK9047E	EQ Insurance Company Ltd	08/11/2017-07/11/2018	6223 9433

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**TAX INVOICE**

Our Ref No: GR-17-171460  
Date of Request: 15/11/2017

Your Ref No: Online Purchase

Tan Chong Motor Sales Pte Ltd  
911, Bukit Timah Road  
Singapore 589622

Dear Sir/Madam,

Enquiry Date 15/11/2017  
Enquiry By Eric Koh  
TP Vehicle No. SJK9047E  
Accident Date 12/11/2017

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 17 January 2018 11:27 AM  
**To:** 'apcss@singnet.com.sg'  
**Cc:** nancy\_ong2505@hotmail.com; admin@characterist.com  
**Subject:** RE: RE: RE: Insurance Car Damage claim For SKB8686C  
**Attachments:** DV\_SKB8686C.pdf

Without Prejudice

Hi Mr Seow,

We refer to the above matter.

We have our principal instruction to offer \$42,000.00 for your vehicle damages.

Attached is a copy of DV for your necessary action.

Please call us if you have any queries.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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)

-----Original Message-----

From: apcss [mailto:apcss@singnet.com.sg]  
Sent: Friday, 12 January 2018 12:07 PM  
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
Cc: nancy\_ong2505@hotmail.com; admin@characterist.com  
Subject: Re: RE: RE: Insurance Car Damage claim For SKB8686C

Hi Hsiao Tong,

Nice to hear from you and appreciate the efforts that you have delivered.

After our communications on Wednesday(10-01-2018), good to know that you have bring these claim to EQ Top personnel attention since the principal officer is not contactable.

I am glad that the principal officer has finally response to you and promised to come back with an answer by Today(12-01-2018).

I still want to bring to your attention that I am very worry on the Car Rental that is going into 3rd month now. Please also convert to EQ that the claim need to process fast as I need the Claim Car Damage Amount and The Scrap Value Amount to purchase my New Car, all these will probably take another 1 to 2 months.

I anticipate that I have to use a Rental Car to a lengthy waiting time(From EQ, settlement in Full, Purchase New Car) of at least 4 months before I got my New Car.

Please do not hesitate to call me @9873 5955 on the update by Today.

Thanks, Seow Poh Cheong

>From : chewht@lkkauto.com  
>Date : 11/01/2018 - 15:28 GMT+8  
>To : apcss@singnet.com.sg  
>Cc : admin@characterist.com, nancy\_ong2505@hotmail.com Subject : RE:  
>RE: Insurance Car Damage claim For SKB8686C  
>  
>Without Prejudice  
>  
>Hi Mr Seow,  
>  
>As spoken, our principal EQ officer is looking into the matter and we will update to you again by tomorrow.  
>  
>Thank you.  
>  
>"Wishes you a Merry Christmas & Happy New Year 2018"  
>  
>  
>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)  
>  
>  
>  
>  
>-----Original Message-----  
>From: apcss [mailto:apcss@singnet.com.sg]  
>Sent: Thursday, 4 January 2018 8:56 PM  
>To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
>Cc: admin@characterist.com; nancy\_ong2505@hotmail.com  
>Subject: Re: RE: Insurance Car Damage claim For SKB8686C  
>  
>Hi Hsiao Tong,  
>  
>Thanks for understanding my worry and concern.  
>  
>I would be very pleased to meet EQ Insurance person-in-charge pertaining to my claim case, please forward me, Address; Contact Person; My Claim Reference Number; Contact Nos. or E-mail.  
>  
>I need to act fast to get some answer from EQ for my car damage claim, follow-up will be my medical and car rental claim.  
>I am very worry on the rental car that will choked up to a huge sum by then I got my new car.  
>At present, I cant scrap my damage car, cant order a new car due to No Answer from EQ.  
>  
>I am wondering what is holding up the claiming process.  
>  
>Please get back to me in the soonest.  
>  
>Thanks, Seow Poh Cheong  
>Mobile : 9873 5955  
>  
>

>>-----Original Message-----

>>From : chewht@lkkauto.com

>>Date : 03/01/2018 - 17:56 GMT+8

>>To : apcss@singnet.com.sg

>>Cc : nancy\_ong2505@hotmail.com, admin@characterist.com Subject : RE:

>>Insurance Car Damage claim For SKB8686C

>>

>>Hi Mr Seow,

>>

>>Contents noted.

>>

>>

>>"Wishes you a Merry Christmas & Happy New Year 2018"

>>

>>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)

>>

>>

>>

>>

>>-----Original Message-----

>>From: apcss [mailto:apcss@singnet.com.sg]

>>Sent: Wednesday, 3 January, 2018 12:17 PM

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

>>Cc: Nancy Ong Hui Sin <nancy\_ong2505@hotmail.com>

>>admin@characterist.com

>>Subject: Re: Insurance Car Damage claim For SKB8686C

>>

>>Hi Hsiao Tong,

>>

>>Has the claim approve by EQ Insurance, please help to expedite the process.

>>I need some concrete answer from EQ before I can proceed to buy a new car.

>>

>>Thanks, Seow Poh Cheong

>>Mobile : 9873 5955

>>

>>>-----Original Message-----

>>>From : apcss@singnet.com.sg

>>>Date : 21/12/2017 - 17:21 GMT+8

>>>To : chewht@lkkauto.com

>>>Cc : admin@characterist.com

>>>Subject : Re: Insurance Car Damage claim For SKB8686C

>>>

>>>Hi Hsiao Tong,

>>>

>>>I understand your part as Surveyor to recommend the claim amount.

>>>I need your help to expedite the approval claim from EQ Insurance. We

>>>have verbally agree on claim amount of S\$42,000. only for my car damage I have yet to see the agreement.

>>>

>>>I knew that you are back from leave on 19th Dec, and these Recommend Amount was not sent for approval yet.

>>>I did called your office on 14th Dec, and Vick told me that the claim was awaiting for approval which is not. Please help.

>>>

>>>Please send the Agreement to settle my Car damage Only through these mail.

>>>In order to save some time for me to pass it to my Lawyer, I have Cc my Lawyer e-mail through these mail for him to go through the Agreement before I sign.

>>>

>>>Please understanding I need to ask you for help because the Government have imposed a surcharge between S\$10K to S\$20K for new car next year (Y2018), I have already miss the boat.

>>>I will have to pay more for new car next year.

>>>

>>>Beside this, I am renting a car which is S\$3,712.90 per month, from 13th Nov till now. All these cost have to reimburse back from EQ.

>>>

>>>Hope to settle it fast and move on from here.

>>>

>>>Thanks, Seow Poh Cheong

>>>Mobile : 9873 5955.

>>>

>>>

>>>>—Original Message—

>>>>From : apcss@singnet.com.sg

>>>>Date : 14/12/2017 - 21:54 GMT+8

>>>>To : chewht@lkkauto.com

>>>>Subject : Insurance Car Damage claim For SKB8686C

>>>>

>>>>Hi Hsiao Tong.

>>>>

>>>>I am still waiting for the Agreements from you.

>>>>Please send to me in the soonest, this is holding me up from purchasing a new car.

>>>>

>>>>Seow Poh Cheong

>>>>Mobile : 9873 5955

>>>>

>>>>

>>>

>>

>



## Zaini (LKK Auto)

---

**From:** Elaine Cheong <elaine.cheong@eqinsurance.com.sg>  
**Sent:** Friday, 12 January 2018 5:55 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Bernadette Yeo; Admin A; Zaini (LKK Auto)  
**Subject:** RE: \*\*URGENT\*\* RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017  
INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

Dear Hsiao Tong,

We refer to your email of 10.01.18.

Please proceed to offer TP at \$42,000.00.

Thank you.

Regards,

Elaine Cheong  
Senior Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 62234190  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Wednesday, January 10, 2018 3:18 PM  
**To:** Elaine Cheong  
**Cc:** Bernadette Yeo; Admin A; Zaini (LKK Auto)  
**Subject:** FW: \*\*URGENT\*\* RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017  
INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

URGENT

Hi Elaine,

We refer to our email dated 29/12/2017.

Kindly let us have your approval/instruction as third party claimant is chasing for an update by today.

*"Wishes you a Merry Christmas & Happy New Year 2018"*

## Hsiao Tong (LKKAuto)

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 20 December, 2017 4:13 PM  
**To:** 'Elaine Cheong'  
**Cc:** Zaini (LKK Auto); Admin A  
**Subject:** RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017  
INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)  
**Attachments:** LKK Survey Photos.pdf; Survey Report\_Total Loss.pdf; PARF\_COE REBATE.pdf; SKB 8686C vs SJK 9047E - TP VIDEO.MP4

Your ref : **DM17HO02532-EC**  
Our ref : CC4/EQI17022104/T1pa3

Dear Sirs/Madam,

### ACCIDENT INVOLVING SJK9047E(OI) & SKB8686C(TP) ON 12/11/2017

We refer to the above matter.

The accident occurred when our insured driver beat red light and collided with third party who has the right of way. Liability is down against our insured driver.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer to third party claimant "**Seow Poh Cheong**" at **\$42,000.00**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Total Loss Value	\$ 49,293.34	\$ 42,000.00
Total	\$ 49,293.34	<b><u>\$ 42,000.00</u></b>

\*\*Please be informed that third party claimant will get Lawyer to assist to claim Loss Of Rental together with injury claim.

Enclosed here with all the relevant documents for your perusal.

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

*For TP claim, no rental  
loss? I don't make sure.*

*→ No deduction on value  
value, there is no*

*→ because this is*

*for the value of  
the car*

*Usually it is  
depend on the demand  
from our insurer*

## Hsiao Tong (LKKAuto)

---

**From:** apcss <apcss@singnet.com.sg>  
**Sent:** Friday, 12 January 2018 12:07 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** nancy\_ong2505@hotmail.com; admin@characterist.com  
**Subject:** Re: RE: RE: Insurance Car Damage claim For SKB8686C

Hi Hsiao Tong,

Nice to hear from you and appreciate the efforts that you have delivered.

After our communications on Wednesday(10-01-2018), good to know that you have bring these claim to EQ Top personnel attention since the principal officer is not contactable.  
I am glad that the principal officer has finally response to you and promised to come back with an answer by Today(12-01-2018).

I still want to bring to your attention that I am very worry on the Car Rental that is going into 3rd month now. Please also convert to EQ that the claim need to process fast as I need the Claim Car Damage Amount and The Scrap Value Amount to purchase my New Car, all these will probably take another 1 to 2 months. I anticipate that I have to use a Rental Car to a lengthy waiting time(From EQ, settlement in Full, Purchase New Car) of at least 4 months before I got my New Car.

Please do not hesitate to call me @9873 5955 on the update by Today.

Thanks, Seow Poh Cheong

>From : chewht@lkkauto.com  
>Date : 11/01/2018 - 15:28 GMT+8  
>To : apcss@singnet.com.sg  
>Cc : admin@characterist.com, nancy\_ong2505@hotmail.com Subject : RE:  
>RE: Insurance Car Damage claim For SKB8686C  
>  
>Without Prejudice  
>  
>Hi Mr Seow,  
>  
>As spoken, our principal EQ officer is looking into the matter and we will update to you again by tomorrow.  
>  
>Thank you.  
>  
>"Wishes you a Merry Christmas & Happy New Year 2018"  
>  
>  
>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)  
>  
>  
>  
>-----Original Message-----  
>From: apcss [mailto:apcss@singnet.com.sg]  
>Sent: Thursday, 4 January 2018 8:56 PM  
>To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

## Nivitha (LKK Auto)

**From:** Elaine Cheong <elaine.cheong@eqinsurance.com.sg>  
**Sent:** Monday, 20 November, 2017 9:34 AM  
**To:** 'assignments'  
**Subject:** FW: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017  
INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)  
0776\_001.pdf; MAQ05272.MP4; OI - SJK9047E.PDF  
**Attachments:**

**Importance:** High

10.10am @ 20/11/2017

Our ref : SJK9047E  
TP ref : SKB8686C  
Policy No. : DMPPHQ17-005386

vehicle in  
person @ Lawrence  
Sur @ Taufik

Dear All,

'kindly - Email Lawrence for  
liability Issue - Thanks.'

Please refer to the email below.

Kindly proceed to survey the third party vehicle.

We enclosed the following documents for your perusal:

- Insured, SJK9047E – GIA report
- PRS request, SKB8686C – GIA report

Please acknowledge receipt. Thank you.

Regards,

Elaine Cheong  
Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-01 Tower Block MND Complex Singapore 069110  
did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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---

**From:** Lawrence [mailto:lawrenceteo@tanchong.com]  
**Sent:** Thursday, November 16, 2017 10:16 AM  
**To:** Elaine Cheong  
**Subject:** ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT  
**Importance:** High

Dear Office In Charge,

Our customer, MR SEOW POH CHEONG the owner of SKB8686C is insured with AIG Insurance at the material time of the accident. The 3rd party SJK9047E is insured with you at the material time of the accident.

Our customer holds your insured driver liable for the accident and would like to claim against your insured driver. On behalf of our customer, we hereby enquire whether you would like to have a Direct Settlement with our customer.

Our customer's claiming for Cost Of Repair and Loss Of Rental @\$150/Day. GIA Report / Estimate attached for your action.

Owner will get Lawyer to assist to claim Loss Of Rental wef 12.11.2017 base on DOA. Kindly send down surveyor and Liability let me know asap.

Best Regards,

Lawrence Teo

Tan Chong Motor Sales Pte Ltd  
913 Bukit Timah Road  
Singapore 589622  
Tel: +65-64667711 :: DID: +65-67038914 :: Fax: +65-64697472  
Email: [lawrenceteo@tanchong.com](mailto:lawrenceteo@tanchong.com)  
Website: [www.tanchong.com](http://www.tanchong.com) :: [www.nissan.com.sg](http://www.nissan.com.sg)



Auto  
Consultants  
Pte Ltd

31 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL.: (065) 62563501 FAX : (065) 67414108

Our Ref: CC4/EQ117022104/T1pa3

23 NOVEMBER 2017

**CHEAH CHEE SIEAN ROLAND**  
APT BLOCK 158C RIVERVALE CRESCENT  
#07-681  
SINGAPORE 543158

Dear Sir/Madam,

**ACCIDENT INVOLVING SJK 9047E AND SKB 8686C ON 12.11.2017**

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

Yours faithfully,

  
Zaini  
Case Handler  
DID: 6841 2132  
FAX: 6741 4108  
Email: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)

c.c. **EQ INSURANCE COMPANY LIMITED**  
(Motor Claims Dept)

EQ Insurance Company Limited  
5 Maxwell Road, #17-00 Tower Block,  
MND Complex, Singapore 069110  
Tel: (65) 6223 9433 Fax: (65) 6223 4190

## DISCHARGE VOUCHER

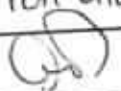
Claim No: DM17HO02532-EC

In consideration of the offer/payment of the sum of **SINGAPORE DOLLARS: FORTY TWO THOUSAND Only (S\$42,000.00)** by EQ Insurance Company Limited, I/we hereby accept such sum in full and final settlement of all claims (present or future), losses of use/injuries that I/we have or may have against **EQ Insurance Co. Ltd and/or Cheah Chee Siew Roland (the insurer, owner and driver of vehicle No. SJK9047E)** in connection with or in any way arising from the accident along/at Junction Sengkang East Drive/ Upp Serangoon Road on 12/11/2017 involving SKB8686C (your client) and SJK9047E (Insured with EQ Insurance Co Ltd).

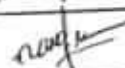
It is further agreed that this offer is not to be deemed as an admission of liability on the part of **EQ Insurance Co. Ltd. and/or Cheah Chee Siew Roland (the insurer, owner and driver of vehicle No. SJK9047E).**

Dated this 19 (day) of 01 (month) 2018 (year)

### CLAIMANT

Name : SEOW POH CHEONG  
Signature :   
Address : BLK 416 Hougang  
Ave 10 # 09-1286  
(S) 530 416  
NRIC No. : S 70259660

### WITNESS

Name : NANCY ONG HUI SIN  
Signature :   
Address : BLK 416 Hougang  
Ave 10 # 09-1286  
(S) 530 416  
NRIC No. : S 7874509F

Settlement above is on a without prejudice to my injury claim / loss of use basis.

## Hsiao Tong (LKKAuto)

**From:** Elaine Cheong <elaine.cheong@eqinsurance.com.sg>  
**Sent:** Friday, 12 January 2018 5:55 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Bernadette Yeo; Admin A; Zaini (LKK Auto)  
**Subject:** RE: \*\*URGENT\*\* RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017  
INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

Dear Hsiao Tong,

We refer to your email of 10.01.18.

Please proceed to offer TP at \$42,000.00.

Thank you.

Regards,

**Elaine Cheong**  
Senior Executive | Claims

**eqinsurance**

**EQ Insurance Company Limited**  
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

 A Member of Citystate

*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.*

**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Wednesday, January 10, 2018 3:18 PM

**To:** Elaine Cheong

**Cc:** Bernadette Yeo; Admin A; Zaini (LKK Auto)

**Subject:** FW: \*\*URGENT\*\* RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017  
INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

URGENT

Hi Elaine,

We refer to our email dated 29/12/2017.

Kindly let us have your approval/instruction as third party claimant is chasing for an update by today.

*"Wishes you a Merry Christmas & Happy New Year 2018"*



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)

**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 6 January 2018 9:34 AM

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

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

**Subject:** RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

URGENT

Hi Elaine,

We refer to our email dated 29/12/2017.

Kindly let us have your approval/instruction as third party claimant is chasing for offer.

*"Wishes you a Merry Christmas & Happy New Year 2018"*

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)

**From:** Hsiao Tong (LKKAuto)

**Sent:** Wednesday, 3 January 2018 11:52 AM

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

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

**Subject:** RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

Hi Elaine,

We refer to our email dated 29/12/2017.

Kindly let us have your approval/instruction as third party claimant is chasing for offer.

*"Wishes you a Merry Christmas & Happy New Year 2018"*

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)

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 29 December, 2017 9:58 AM

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

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

**Subject:** RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

Hi Elaine,

We refer to our below email.

Kindly let us have your approval/instruction as third party claimant is chasing for offer.

*"Wishes you a Merry Christmas & Happy New Year 2018"*

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)

**From:** Hsiao Tong (LKKAuto)

**Sent:** Wednesday, 20 December, 2017 4:13 PM

**To:** 'Elaine Cheong' <[elaine.cheong@eqinsurance.com.sg](mailto:elaine.cheong@eqinsurance.com.sg)>

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

**Subject:** RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

Your ref : **DM17HO02532-EC**

Our ref : CC4/EQI17022104/T1pa3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SJK9047E(OI) & SKB8686C(TP) ON 12/11/2017**

We refer to the above matter.

The accident occurred when our insured driver beat red light and collided with third party who has the right of way. Liability is down against our insured driver.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer to third party claimant "**Seow Poh Cheong**" at **\$42,000.00**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Total Loss Value	\$ 49,293.34	\$ 42,000.00
Total	\$ 49,293.34	<b><u>\$ 42,000.00</u></b>

**\*\*Please be informed that third party claimant will get Lawyer to assist to claim Loss Of Rental together with injury claim.**

Enclosed here with all the relevant documents for your perusal.

**For your approval 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

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

**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, 22 November, 2017 11:43 AM

**To:** 'Elaine Cheong' <[elaine.cheong@eqinsurance.com.sg](mailto:elaine.cheong@eqinsurance.com.sg)>

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

**Subject:** RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

**Your ref:** DM17HO02532-EC

**LKK ref:** CC4/EQ117022104/T1pa3

**WITHOUT PREJUDICE**

Dear Elaine,

We refer to the above matter.

This is a third party direct settlement case.

Enclosed revert of vehicle: SKB 8686C

Date of survey: 20/11/2017

We have not authorized repairs.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge is Zaini and he can be contacted at DID: 6841 2132.

*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

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

**From:** Admin-D (LKKAuto)

**Sent:** Monday, 20 November, 2017 10:12 AM

**To:** 'Elaine Cheong' <[elaine.cheong@eqinsurance.com.sg](mailto:elaine.cheong@eqinsurance.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

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

**Subject:** RE: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards,

G.Nivitha | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

**From:** Elaine Cheong [<mailto:elaine.cheong@eqinsurance.com.sg>]

**Sent:** Monday, 20 November, 2017 9:34 AM

**To:** 'assignments'

**Subject:** FW: ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT (CLAIM REF: DM17HO02532-EC)

**Importance:** High

Our ref : SJK9047E

TP ref : SKB8686C

Policy No. : DMPPHQ17-005386

Dear All,

Please refer to the email below.

Kindly proceed to survey the third party vehicle.

We enclosed the following documents for your perusal:

- Insured, SJK9047E – GIA report

- PRS request, SKB8686C – GIA report

Please acknowledge receipt. Thank you.

Regards,

Elaine Cheong

Senior Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6500 6772 | tel 65 5223 9433 ext 772 | fax 65 62234190

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



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**From:** Lawrence [<mailto:lawrenceteo@tanchong.com>]

**Sent:** Thursday, November 16, 2017 10:16 AM

**To:** Elaine Cheong

**Subject:** ACCIDENT INVOLVING SKB8686C & SJK9047E ON 12.11.2017 INS/IC/LAW/0609/2017 DIRECT SETTLEMENT

**Importance:** High

Dear Office In Charge,

Our customer, MR SEOW POH CHEONG the owner of SKB8686C is insured with AIG Insurance at the material time of the accident. The 3rd party SJK9047E is insured with you at the material time of the accident.

Our customer holds your insured driver liable for the accident and would like to claim against your insured driver. On behalf of our customer, we hereby enquire whether you would like to have a Direct Settlement with our customer.

Our customer's claiming for Cost Of Repair and Loss Of Rental @\$150/Day.GIA Report / Estimate attached for your action.

Owner will get Lawyer to assist to claim Loss Of Rental wef 12.11.2017 base on DOA. Kindly send down surveyor and Liability let me know asap.

Best Regards,

Lawrence Teo

Tan Chong Motor Sales Pte Ltd

913 Bukit Timah Road

Singapore 589622

Tel: +65-64667711 :: DID: +65-67038914 :: Fax: +65-64697472

Email: [lawrenceteo@tanchong.com](mailto:lawrenceteo@tanchong.com)

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



Your Reference: DM17HO02532-EC

Date: 24<sup>th</sup> January 2018

Our Reference: CC4/EQ117022104/T1pa3q2

**M/s EQ INSURANCE COMPANY LTD.**  
5 MAXWELL ROAD  
#17-00 TOWER BLOCK  
MND COMPLEX  
SINGAPORE 069110  
(The Motor Claims Department)

Dear Sir,

**AUTOMOBILE INSPECTION REPORT OF ACCIDENT VEHICLE SKB 8686C  
INSURED VEHICLE SJK 9047E  
ACCIDENT ON 12/11/2017.**

Instruction was received to inspect the vehicle Reg. No. SKB 8686C. The inspection was conducted on 20/11/2017 at the premises of M/s: Tan Chong Motor Sales Pte Ltd, 911, Bukit Timah Rd, Singapore 589623.

The following vehicle information was recorded:

Vehicle Registration No	: SKB 8686C
Make/Model	: NISSAN X-TRAIL 2.0 CVT ABS 4WD S/R 7-STR
Year of Registration	: 2016
Body Colour	: GREY
Chassis Number	: JN1JANT32Z0001542
Engine Capacity	: 1997cc
Speedo Reading	: -

The vehicle sustained damages at the o/s body and undercarriage. (Details see photographs enclosed)



51 UBI AVE 1, #01/02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 6256 3561 FAX: (065) 6256 4315

In view of this, we are of the opinion that it would be **uneconomical** to proceed with the repairs due to extensive repair cost and recommend it to be written off as **"Total Loss"**.

Market Value	S\$ 106,000.00
Less: LTA Reimbursement Value (RV)	(S\$ 63,430.00)
Nett Value	<u>S\$ 42,570.00</u>

Vehicle Inspected By:

MTH  
MOHAMAD TAUFIKH  
M.MATIL, AMSAE-A  
Automotive Assessor

K.K.LAU  
MSc(Eng M), BEng(Hons), Peng(UK),  
MASME(USA), B Bus(Aust), MBA(UK),  
IEng(UK), MIE(mech), MinstAEA, MFIEA,  
MIRTE, MIMI, MSAE, MCIARD, AM, NIJAAR(USA),  
AM CATARI(CAN), M.MATA(USA), M.MdATA(USA),  
Licensed Appraiser

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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

To : M/s EQ INSURANCE COMPANY LTD

Date: 24/01/2018

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	SJK 9047E (Insd Veh)	Your Ref. No. : DM17HO02532-EC
	SKB 8686C (TP Veh)	Our Ref. No. : CC4/EQI17022104/T1pa3q2
Date of Accident	12/11/2017	

Liability	100%	
Total Loss	: \$ 42,000.00	
Loss of Use	: \$	days
Rental (If any)	: \$	days
Others:	: \$	
	: \$	
	42,000.00	
Final Settlement Sum	: \$ 42,000.00	
Remarks	: TOTAL LOSS	

Payment Instruction: Payee's Breakdown		
1)	SEOW POH CHEONG	: \$ 42,000.00
		: \$

JOANNE LEE  
LKK Auto Consultants Pte Ltd