

INS. CASE OWNER:

Lynn

CC 4/EQ1170 23216 1R1pa3

LKK:  
IDAC:

Surveyor:

RASUL

DOI:

12/12/17

Date / Time:

06/12/17

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKD 73052

Claim No.:

Name of Insured:

LIM RU ZHU DOLEEN

Policy No.:

DMPPHQ17-003371

Insured Tel No.:

HP: 8368 4236

Make / Model:

AUDI A1 1.4 TFSI S-TRONIC

Excess Sec II : \$5

D.O.A: 27/11/17

Place of Accident:

ALONG HOLLAND RD

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

%

Final ? Yes / No

SKS 9574X



INSRS:

WSP: movA Auto (Bulet)

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

SKS 9574X - X

SKD 73052 - CC3/12/12/2010/Asy2w2

DOA 12/12/17

15/12/17 (HT)

19/12/17 @ 4.15pm

Called OI, Ms Lim confirm reconnected TP. Inform TP claim. Agreed to settle & AWAIRNED issue.

24/1/18

- File pass to Mei Han to close.

& AIA by driver.

25/1/18

- File pass back to ME

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: 14/12/17

Sent By:

Shirley Hwe

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

18/1/18

Confirm with

SWANN

Email

Call

Final Liability:

%

(W)

(Agreed / Assessed)

BOLA S/N No.: 27

If NO or B 28, Ass. Lia:

Repair Cost: 11/1/18

\$5

2783.47

Loss of Rental (LOR): 11/1/18

\$5

321.00

(3 days)

X#1W

Loss of Use (LOU):

\$5

—

(5 x days)

Loss of Income (LOI):

\$5

—

(5 x days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

\$5

—

Medical:

\$5

—

Disbursement:

\$5

—

(e.g. Tow/ Independent)

Legal Cost

\$5

—

Total:

\$5

3104.47

Global Sum \$5:

FINAL PAYMENT

Date/Time:

18/1/18

Confirm with:

SWANN

Email

Call

Payee 1:

\$5

3104.47

Name 1:

Mova Automotive pte Ltd

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

26/1/18

AWW

**Main Office:**

Mova Building  
No. 22, Jalan Kilang,  
Singapore 159419  
Tel: (65) 6476 3333  
Fax: (65) 6271 5891  
www.mova.com.sg

**Workshop Dept:**

Block 1008  
Bukit Merah Lane 3  
#01-04/06/08/94  
Singapore 159722  
Tel: (65) 6272 3892  
Fax: (65) 6270 8314  
Co. Reg. 198904033G  
GST Reg. M2-0088864-2

# Estimate

05/12/2017

**EQ INSURANCE CO LTD**  
**5 MAXWELL ROAD**  
**#17-00 TOWER BLOCK MND COMPLEX**  
**SINGAPORE 069110**

Attention :- XA039

Page # :- 1  
Veh # :- SKS9574X  
Veh Model :- VOLVO V40  
Estimate# :- CK416753  
Claim # :-  
ACC. Date :- 27/11/17  
Terms :- C.O.D Days  
Remarks :-

No.	Description	Qty	U.Price	Amounts S\$
-----	-------------	-----	---------	-------------

**LIST ITEMS :**

1. REAR BUMPER
2. REAR BUMPER LOWER GARNISH
3. REAR BUMPER BRACKET RH & LH - CHECK
4. REAR BUMPER REINFORCEMENT - CHECK
5. REAR BUMPER CLIPS
6. REAR NUMBER PLATE LAMP - CHECK
7. REAR BUMPER REFLECTOR LH - CHECK

LIST TOTAL S\$

10% DISCOUNT S\$

**SPECIAL NET ITEMS :**

1. REAR NUMBER PLATE

SPECIAL NET TOTAL S\$

**LABOUR :**

TO KNOCK AND STRAIGHTEN REAR END PANEL.  
REMOVE AND REPLACE ACCIDENT DAMAGED PARTS  
REALIGN ALL CONNECTION

SPRAY PAINT REAR END PANEL, REAR BUMPER

REMOVE & REPLACE LUGGAGE COMPARTMENT  
INNER TRIM, GARNISH, COVERING

REMOVE AND REPLACE SENSOR AND DIAGNOSE  
RESET FUNCTION

LABOUR TOTAL S\$

**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:

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 2,855.00

GST @ 7 % 199.85

AMOUNT DUE S\$ 3,054.85

Customer's Signature/Co. Stamp **MOVA AUTOMOTIVE PTE LTD**

**Main Office:**  
 Movea Building  
 No. 22, Jalan Kilang,  
 Singapore 159419  
 Tel : (65) 6476 3333  
 Fax : (65) 6271 5891  
 www.movea.com.sg

**Workshop Dept:**  
 Block 1008,  
 Bukit Merah Lane 3,  
 #01-04/06/08/94  
 Singapore 159722

Tel : (65) 6272 3892  
 Fax : (65) 6270 8314

Co. Reg. 198904033G  
 GST Reg. M2-0088664-2

# Estimate

05/12/2017

**EQ INSURANCE CO LTD**  
**5 MAXWELL ROAD**  
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Page # :- 1

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Claim # :-

ACC. Date :- 27/11/17

Terms :- C.O.D Days

Remarks :-

Attention :- XA039

No.	Description	Qty	U.Price	Amounts S\$
-----	-------------	-----	---------	-------------

## LIST ITEMS :

1. REAR BUMPER
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4. REAR BUMPER REINFORCEMENT - CHECK
5. REAR BUMPER CLIPS
6. REAR NUMBER PLATE LAMP - CHECK
7. REAR BUMPER REFLECTOR LH - CHECK

LIST TOTAL S\$

10% DISCOUNT S\$

## SPECIAL NET ITEMS :

1. REAR NUMBER PLATE

SPECIAL NET TOTAL S\$

## LABOUR :

TO KNOCK AND STRAIGHTEN REAR END PANEL  
 REMOVE AND REPLACE ACCIDENT DAMAGED PARTS  
 REALIGN ALL CONNECTION

SPRAY PAINT REAR END PANEL, REAR BUMPER

REMOVE & REPLACE LUGGAGE COMPARTMENT  
 INNER TRIM, GARNISH, COVERING

REMOVE AND REPLACE SENSOR AND DIAGNOSE  
 RESET FUNCTION

LABOUR TOTAL S\$

**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:

E. &amp; O.E

NON-TAX AMOUNT S

AMOUNT S\$ 2,855.00

GST @ 7 % 199.85

AMOUNT DUE S\$ 3,054.85

Customer's Signature/Co. Stamp **MOVA AUTOMOTIVE PTE LTD**
*Rahne*
*4p 90000018*
*3 day*
*12/12/17 @ 1245*
*43 or p/p?*
*Raz 68 or after part*
*1545.60*
*523.7*
*5.80 net*
*6.00 x 1.00%*

1,950.00

-195.00

1,755.00

PC 35 40.00

40.00

300 500.00

250 400.00

40 60.00

60 100.00

1,060.00

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Co. Reg. 198904033G  
GST Reg. M2-0088854-2

# Estimate

05/12/2017

EQ INSURANCE CO LTD  
5 MAXWELL ROAD  
#17-00 TOWER BLOCK MND COMPLEX  
SINGAPORE 069110

Attention :- XA039

Page # :- 1  
Veh # :- SKS9574X  
Veh Model :- VOLVO V40  
Estimate# :- CK416753  
Claim # :-  
ACC. Date :- 27/11/17  
Terms :- C.O.D Days  
Remarks :-

No.	Description	Qty	U.Price	Amounts S\$
LIST ITEMS :				
1.	REAR BUMPER	1 PC	1,545.60	1,545.60 ✓
2.	REAR BUMPER LOWER GARNISH	1 PC	523.70	523.70 ✓
3.	REAR BUMPER BRACKET RH & LH - CHECK	2 PC		
4.	REAR BUMPER REINFORCEMENT - CHECK	1 PC		
5.	REAR BUMPER CLIPS	10 PC	6.00	60.00 ✓
6.	REAR NUMBER PLATE LAMP	10 PC		
7.	REAR BUMPER REFLECTOR LH - CHECK	1 PC		
LIST TOTAL S\$				2,129.30
10% DISCOUNT S\$				-212.93
1) PARTS 1916.37				
2) S/MNT 35.00				
3) LABOUR 650.00				
				1) 1,916.37 ✓
SPECIAL NET ITEMS :				
1.	REAR NUMBER PLATE	1 PC	40.00	35.00 40.00 ✓
SPECIAL NET TOTAL S\$				35.00 / 40.00
LABOUR :				
TO KNOCK AND STRAIGHTEN REAR END PANEL				
REMOVE AND REPLACE ACCIDENT DAMAGED PARTS				
REALIGN ALL CONNECTION				
SPRAY PAINT REAR END PANEL, REAR BUMPER				
REMOVE & REPLACE LUGGAGE COMPARTMENT				
INNER TRIM, GARNISH, COVERING				
REMOVE AND REPLACE SENSOR AND DIAGNOSE				
RESET FUNCTION				
LABOUR TOTAL S\$				300.00 500.00
				250.00 400.00
				40.00 80.00
				60.00 100.00
				3) 650.00 1,080.00

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 3,016.37

GST @ 7 % 211.15

AMOUNT DUE S\$ 3,227.52

Customer's Signature/Co. Stamp MOVA AUTOMOTIVE PTE LTD

## Hsiao Tong (LKKAuto)

---

**From:** Billy <billy@movia.com.sg>  
**Sent:** Wednesday, 20 December, 2017 5:27 PM  
**To:** Rasul (LKKAuto)  
**Cc:** CS A Team; SUR  
**Subject:** FW: Re:SKS9574X  
**Attachments:** SAM\_4840.JPG; SAM\_4841.JPG; SAM\_4842.JPG; SAM\_4860.JPG; SAM\_4861.JPG; SAM\_4862.JPG; SAM\_4869.JPG; SAM\_4870.JPG; SAM\_4871.JPG; SAM\_4905.JPG; SAM\_4906.JPG; SAM\_4907.JPG; SAM\_4908.JPG; SAM\_4909.JPG; SAM\_4910.JPG; SAM\_4921.JPG; SAM\_4922.JPG; SAM\_4923.JPG; SKS9574X Volvo V40 2015.pdf

Hi Sir,

Please help to Finalize above mention case, Thank You.

Best Regard's  
Billy Liaw

---

**From:** Billy [mailto:billy@movia.com.sg]  
**Sent:** 15 December 2017 14:44  
**To:** 'Rasul (LKKAuto)'  
**Subject:** FW: Re:SKS9574X

---

**From:** Billy [mailto:billy@movia.com.sg]  
**Sent:** 15 December 2017 11:37  
**To:** 'Rasul (LKKAuto)'  
**Subject:** Re:SKS9574X

Hi Sir,

Attach with finalization report, Please advice. Thank You.

Best Regard's  
Billy Liaw



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/EQI17023216/R1pa3

Date: 14.12.2017

The Motor Claims Department  
M/s EQ INSURANCE COMPANY LTD

**PRELIMINARY ADVICE OF VEHICLE NO.**

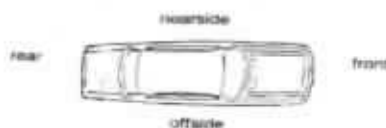
**SKS 9574X**

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 12.12.2017 at the premises of M/s Mova Automotive Pte Ltd (Bukit Merah) and have the following to report:-

Workshop Estimate Amount	: S\$	2,855.00
Revised Estimate Amount	: S\$	2,440.00
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:  
The vehicle sustained damages at the  
Rear Portion



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

Yours faithfully,

MOHD. RASUL  
Licensed Appraiser

1450.00  
450.00  
50.00

35.00 5.00

300.00 200.00  
250.00 150.00  
40.00 20.00  
60.00 40.00

650.00

410.00 0.00

35.00

0.00

5.00

1950.00

0.00  
0.00  
0.00

40.00  
35.00  
5.00

1060.00  
650.00  
410.00

1950.00  
195.00  
1755.00  
35.00  
650.00

2440.00

0.00  
0.00  
0.00  
0.00  
0.00

}

CHECK ITEM

0.00

13/12  
4.07  
152

## Nivitha (LKK Auto)

---

**From:** Shu Pei (LKKAuto) <shupe@lkkauto.com>  
**Sent:** Tuesday, 5 December, 2017 5:31 PM  
**To:** assignments  
**Subject:** FW: PRS Request for accident involving SKS9574X & SKD7305Z (EQ ins'd) on 27/11/2017 along Junction of Holland Road & Holland Village  
**Attachments:** img-Z05145559-0001.pdf

5.50pm @ 5/12/17  
Vehicle Not In  
person @ Nitha

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [shupe@lkkauto.com](mailto:shupe@lkkauto.com) | fax: 6741-4108

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

---

**From:** Bazlin Ahmad [mailto:[bazlin.ahmad@eqinsurance.com.sg](mailto:bazlin.ahmad@eqinsurance.com.sg)]  
**Sent:** Tuesday, 5 December, 2017 5:20 PM  
**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** FW: PRS Request for accident involving SKS9574X & SKD7305Z (EQ ins'd) on 27/11/2017 along Junction of Holland Road & Holland Village

Dear LKK

Please find below email and attached, kindly proceed.

Our insured has yet lodge GIA report.

Thank You.

Regards,

**Bazlin Ahmad**  
Executive | Claims

**eqinsurance**

EQ Insurance Company Limited

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

did 65 6496 9981 | tel 65 6223 9433 ext 581 | fax 65 6223 4190

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



A Member of Citystate



you've got a friend

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---

**From:** nitha [mailto:[nitha@nova.com.sg](mailto:nitha@nova.com.sg)]  
**Sent:** Tuesday, December 5, 2017 4:44 PM  
**To:** Bazlin Ahmad  
**Cc:** 'Enny'



**Subject:** RE: PRS Request for accident involving SKS9574X & SKD7305Z (EQ ins'd) on 27/11/2017 along Junction of Holland Road & Holland Village

Dear Bazlin,

Kindly arrange LKK

Best Regards,

Nitha

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



---

**From:** Bazlin Ahmad [<mailto:bazlin.ahmad@eqinsurance.com.sg>]

**Sent:** Tuesday, 5 December 2017 3:23 PM

**To:** 'nitha'

**Subject:** PRS Request for accident involving SKS9574X & SKD7305Z (EQ ins'd) on 27/11/2017 along Junction of Holland Road & Holland Village

**Without Prejudice**

Dear Sir,

We refer to your Notice of Accident of even date.

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please revert within 2 working days if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

<b>1) AJAX Inspection Services Pte Ltd</b>  Tel: 6255 0808  Fax: 6849 9155  Contact person : Joey/Joseh	<b>2) Automobile Inspection Services Pte Ltd</b>  Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
<b>3) LBS Automotive Appraisal Pte Ltd</b> <b>L.B.S. Auto Consultants Pte Ltd</b>  Tel: 6281 6690 / 62832866 Fax: 6281 8748	<b>4) Priority Services</b>  Tel: 62934822  Fax: 62963283

Contact Person: Amy/ Grace	Contact Person: Sharon Kho
<b>5) RT Appraisal Pte Ltd</b> Tel: 67486076 Fax: 67480361 Contact Person: Ricky Teng	<b>6) LKK Auto Consultants Pte Ltd</b> Tel: 6256-3561 Fax: 6741-4108
<b>7) Kelvin Automotive Appraising Services</b> Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	<b>8) Automotive Appraiser &amp; Surveying Services</b> Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee
<b>9) JP Knights Pte Ltd</b> Tel: 63450068 Fax: 63445328 Contact Person: Edna Lee	

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

Thank You.

Regards,

**Bazlin Ahmad**  
Executive | Claims



**EQ Insurance Company Limited**  
 5 Maxwell Road, #17-00 Tower Block, MND Complex, Singapore 069110  
 did 65 6496 9881 | tel 65 6223 9433 ext 881 | fax 65 6223 4190  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

A Member of Chiyatai



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## Hsiao Tong (LKKAuto)

---

**From:** Suann <suann@moval.com.sg>  
**Sent:** Thursday, 11 January 2018 6:46 PM  
**To:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** SKS9574X & SKD7305Z on 27/11/17  
**Attachments:** 11012018182903.pdf

Dear sir / mdm

Attached is our letter of demand.  
Please look into it & let us have your offer.

Thank you.

Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6272 3892  
Fax: +65 6270 8314



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## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 17 January 2018 5:19 PM  
**To:** 'Suann'  
**Cc:** Admin A  
**Subject:** RE: SKS9574X & SKD7305Z on 27/11/17 \*LKK Ref: CC4/EQI17023216/R1pa3

Without Prejudice

Hi Suann,

We refer to the above matter.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 2,783.47
2. Loss of Rental (3days x \$100.00)(w/GST)	\$ 321.00
<b>TOTAL</b>	<b><u>\$ 3,104.47</u></b>

Please confirm acceptance.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Suann [mailto:[suann@movs.com.sg](mailto:suann@movs.com.sg)]  
**Sent:** Thursday, 11 January 2018 6:46 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** SKS9574X & SKD7305Z on 27/11/17

Dear sir / mdm

Attached is our letter of demand.  
Please look into it & let us have your offer.

Thank you.

## Hsiao Tong (LKKAUTO)

---

**From:** Suann <suann@moval.com.sg>  
**Sent:** Wednesday, 17 January 2018 6:04 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: SKS9574X & SKD7305Z on 27/11/17 \*LKK Ref: CC4/EQ117023216/R1pa3

Dear Hsiao Tong

We accept your offer.

Thank you.

Regards  
Suanne Chiu  
Claims Asst. Manager  
MOVA Automotive Pte Ltd  
Tel: +65 6272 3892  
Fax: +65 6270 8314



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---

**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Wednesday, 17 January 2018 17:19  
**To:** Suann  
**Cc:** Admin A  
**Subject:** RE: SKS9574X & SKD7305Z on 27/11/17 \*LKK Ref: CC4/EQ117023216/R1pa3

Without Prejudice

Hi Suann,

We refer to the above matter.

We propose settlement as follows: -

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Please confirm acceptance.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Suann [<mailto:suann@moval.com.sg>]

**Sent:** Thursday, 11 January 2018 6:46 PM

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

**Subject:** SKS9574X & SKD7305Z on 27/11/17

Dear sir / mdm

Attached is our letter of demand.

Please look into it & let us have your offer.

Thank you.

Regards

**Suanne Chiu**

Claims Asst. Manager

**MOVA Automotive Pte Ltd**

Tel: +65 6272 3892

Fax: +65 6270 8314



Connect with us on  

Privileged/Confidential Information may be contained in this message. If you are not the addressee indicated in this message (or responsible for delivery of the message to such person), you may not copy or deliver this message to anyone. In such case, you should destroy this message and kindly notify the sender by reply email. All opinions, conclusions and other information expressed in this message not of an official nature shall not be deemed as unless otherwise indicated by an authorized representative independent of this message.

**Workshop Address:** Blk 1008, Bukit Merah Lane 3  
# 01-04/06/08  
Singapore 159722



**"WITHOUT PREJUDICE"**

Your Ref : CC4/EQ117023216/R1pa3  
Our Ref : SKS9574X / T231217

Date : 18 January 2018

**LKK AUTO CONSULTANT PTE LTD**  
**51, Ubi Avenue 1**  
**#01-25 Paya Ubi Industrial Park**  
**Singapore 408933.**

ATTN : MOTOR CLAIMS DEPT

Dear Sir / Madam,

**ACCIDENT INVOLVING SKS9574X & SKD7305Z ON 27/11/2017 ALONG  
JUNCTION OF HOLLAND ROAD AND HOLLAND VILLAGE**

We refer to the above.

Enclosed herewith are documents for your attention and actions.

Please issue cheques in favor of **MOVA AUTOMOTIVE PTE LTD.**

If you have any enquiries, please contact us at 6272 3892 or alternatively:

1. Ms Vivian, [vivianwkl@nova.com.sg](mailto:vivianwkl@nova.com.sg) for feedback, workshop & claims matters, Lawyer Cases and all Own Damages & Windscreen matters.
2. Ms Suanne Chiu, [suann@nova.com.sg](mailto:suann@nova.com.sg) for all Third Party matters.

Thank you.

**Note:** Enclosed tax invoice & discharge voucher.

Yours faithfully  
For Claims Manager  
Claims Department  
Tel: 62723892  
Fax: 627083149

**Main Office:**  
Mova Building  
No. 22, Jalan Kilang,  
Singapore 159419  
Tel : **(65) 6476 3333**  
Fax : (65) 6271 5891  
www.mova.com.sg

**Workshop Dept:**  
Block 1008,  
Bukit Merah Lane 3,  
Singapore 159722

**VIA EMAIL** #01-04/06/08/94  
**WITHOUT PREJUDICE**  
Tel : **(65) 6272 3892**  
Fax : (65) 6270 8314  
Co. Reg. 198904033G  
GST Reg. M2-0088864-2

Our Ref : SKS9574X/T231217  
Your Ref : TO BE ADVISED

Date : 9 January 2018

**EQ INSURANCE CO LTD**  
5 Maxwell Road  
#17-00 Tower Block MND Complex  
Singapore 069110.

**Attn: Motor Claims Department**

Dear Sir/Mdm

**ACCIDENT INVOLVING: SKS9574X & SKD7305Z**

**DATE OF ACCIDENT: 27 NOVEMBER 2017**

**ALONG: JUNCTION OF HOLLAND ROAD & HOLLAND VILLAGE**

We refer to the above mentioned accident. We are claiming as per below:

Cost of Repairs	\$ 2,783.47
Loss of Use (\$ __ x __ days)	\$
Loss of Rental (\$ <u>120.00</u> x <u>03</u> days) + 7% GST	\$ 385.20
Surveyor Fees	\$
Taxi Fees / E-License / Others	\$
Police Report/GIA	\$
Medical Fees	\$
Towing Fees	\$
<b>Grand Total</b>	<b>\$ 3,168.67</b>

Car date in: 12/12/2017 Car date out: 14/12/2017

Authorized Repair Days: 04 (TP/OD/WS/Recovery of Incidental Costs)

Please pay the amount of **S\$ 3,168.70** in favor of **MOVA AUTOMOTIVE PTE LTD.**

If you have any enquiries, please call Ms Suann @ 62723892 or email [suann@moval.com.sg](mailto:suann@moval.com.sg)

Yours faithfully,  
**MOVA AUTOMOTIVE PTE LTD**  
For Claims Manager

**NOTE:** # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

- This is a computer generated letter and does not need a signature.





Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/EQ17023216/R1pa3

20 DECEMBER 2017

**LIM RU ZHU DOLEEN**  
BLK 639 CHOA CHU KANG STREET 64  
#07-17  
SINGAPORE 680639

Dear Sir/Madam,

**ACCIDENT INVOLVING SKD 7305Z AND SKS 9574X ON 27/11/2017**

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,

CHEW HSIAO TONG  
Case Handler  
DID: 6742 3197  
FAX: 6741 4108  
EMAIL: chewht@lkkauto.com

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

**Main Office:** Mova Building, No. 22 Jalan Kilang, Singapore 159419. Tel : (65) 6476 3333 Fax : (65) 6271 5891 Website: www.mova.com.sg  
**Workshop:** Block 1008, Bukit Merah Lane 3, #01-04/06/08/94, Singapore 159722 Tel : (65) 6272 3892 Fax : (65) 6270 8314

### POWER OF ATTORNEY

ACCIDENT INVOLVING (Owner's Vehicle No.) \_\_\_\_\_ and (Third Party's Vehicle No.) \_\_\_\_\_ on \_\_\_\_\_ along \_\_\_\_\_

BY THIS POWER OF ATTORNEY, \*I/We, \_\_\_\_\_  
 \_\_\_\_\_ \*NRIC/Passport No. \_\_\_\_\_ (Address)\*  
 \_\_\_\_\_

\_\_\_\_\_ a company incorporate in Singapore and having its registered office at (Address)\* \_\_\_\_\_ owner of Vehicle Registered No.

SKS9574X hereby irrevocably appoint MOVA AUTOMOTIVE PTE LTD, (MOVA) a company incorporated in Singapore and having its registered office at Block 1008 Bukit Merah Lane 3 #01-04/06/08 its agents or any person authorized by MOVA to be \*my/our Attorney and in \*my/our name(s) and on \*my/our behalf to do all or any of the following :

1. To submit, resolve and make any claim(s) (including the commencement of legal proceedings) which \*I/we may have against the other \*party/parties to the Accident and under the insurance \*policy/policies taken up by such \*party/parties or alternatively under Insurance Policy No. \_\_\_\_\_ taken up by \*me/us (subject to approval by my Insurance Company) in respect of the cost of repairs, loss of use/rental and all other costs and expenses, etc suffered by \*me/us arising from the Accident (loss and damage).
2. For the purpose of such claim(s) as aforesaid, to appoint solicitors on \*my/our behalf as \*my/our Attorney shall in MOVA absolute **discretion, deem fit.**
3. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of cheque in favor of **MOVA AUTOMOTIVE PTE LTD** and to give a valid receipt and discharge thereof.
4. For any of the purposes aforesaid, **to execute, sign, seal and deliver all documents whatsoever in relation thereto.**
5. Generally **do all such acts as it shall deem necessary for the purpose of settling such claim(s) and**
6. **To agree to any settlement at the absolute discretion of MOVA.**

\*I/We hereby declare that all acts, instruments and documents done by virtue of this Power of Attorney on \*my/our behalf by the Attorney, its agents or any person authorized by MOVA in its behalf shall be as good valid and effectual to all intents and purposes whatsoever as it is the same had been done or executed by \* me/us in \*my/our own proper person(s) and \*I/we hereby ratify and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.

\*I/We hereby further declare that **the powers and authority hereby conferred shall remain irrevocable.**

\*I/We further confirm that the acceptance by MOVA of the settlement amount in respect of such constitute the full discharge of my/our claim(s) in respect of such loss and damage.

**\*IN WITNESS WHEREOF.** \*I/We have hereunto to set \*my/our hand and seal this day \_\_\_\_\_ of the month of \_\_\_\_\_, Year Two Thousand - \_\_\_\_\_ (20 \_\_\_\_).

Signed, Sealed & Delivered By

Customer's Name: \_\_\_\_\_  
 NRIC No: \_\_\_\_\_  
 Co's Rubber Stamp, where applicable.

Insurer's copy

\*delete as appropriate.

**Main Office:**  
Mova Building  
No. 22, Jalan Kilang,  
Singapore 159419  
Tel : (65) 6476 3333  
Fax : (65) 6271 5891  
www.mova.com.sg

**Workshop Dept:**  
Block 1008,  
Bukit Merah Lane 3,  
#01-04/06/08/94  
Singapore 159722

Tel : (65) 6272 3892  
Fax : (65) 6270 8314  
Co. Reg 198904033G  
GST Reg M2-0088864-2

# Tax Invoice

18/01/2018

**EQ INSURANCE CO LTD**  
**5 MAXWELL ROAD**  
**#17-00 TOWER BLOCK MND COMPLEX**  
**SINGAPORE 069110**

Attention :- XA039

Page # :- 1

Veh # :- SKS9574X

Veh Model :- VOLVO V40

Tax # :- CK626436

Claim # :- T231217

ACC. Date :- 27/11/17

Terms :- C.O.D Days

Remarks :-

No.	Description	Qty	U.Price	Amounts S\$
<b>LIST ITEMS :</b>				
1.	REAR BUMPER	1 PC	1,545.60	1,545.60
2.	REAR BUMPER LOWER GARNISH	1 PC	523.70	523.70
3.	REAR BUMPER CLIPS	10 PC	6.00	60.00
LIST TOTAL S\$				2,129.30
10% DISCOUNT S\$				-212.93
				1,916.37
<b>SPECIAL NET ITEMS :</b>				
1.	REAR NUMBER PLATE	1 PC	35.00	35.00
SPECIAL NET TOTAL S\$				35.00
<b>LABOUR :</b>				
TO KNOCK AND STRAIGHTEN REAR END PANEL				
REMOVE AND REPLACE ACCIDENT DAMAGED PARTS				300.00
REALIGN ALL CONNECTION				
SPRAY PAINT REAR END PANEL, REAR BUMPER				250.00
REMOVE & REPLACE LUGGAGE COMPARTMENT				
INNER TRIM, GARNISH, COVERING				40.00
REMOVE AND REPLACE SENSOR AND DIAGNOSE				
RESET FUNCTION				60.00
LABOUR TOTAL S\$				650.00

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 2,601.37

GST @ 7 % 182.10

AMOUNT DUE S\$ 2,783.47

Customer's Signature/Co. Stamp  MOVA AUTOMOTIVE PTE LTD



AUTOMOTIVE PTE LTD

Website: www.mova.com.sg  
Co. Reg. No.: 198904033G

## Automotive Pte Ltd

Main Office: No. 22 Jalan Kilang, Singapore 159419  
Bukit Merah Branch:  
Blk 122 Bukit Merah Lane 1 #01-50, Singapore 150122  
Fan Yoong Branch: No. 15 Fan Yoong Road, Singapore 629792  
Tel: (65) 6476 3333 Fax: (65) 6270 8314  
24 Hours Breakdown Service: (65) 9799 8888  
Bedok Branch: 219 Bedok Central #01-138, Singapore 460219  
Tel: (65) 6804 7877

## RENTAL AGREEMENT

RA NO.: I 11537

RENTAL DETAILS				INSURANCE EXCESS AMOUNT		
Vehicle Make/Model:			Vehicle No:	Singapore	Malaysia	Signature
Date/Time Out:						
Petrol Level Out:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			\$S	\$S	
				Per Accident	Per Accident	
Date/ Time In:			Charges			
Petrol Level In:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F					
Change Over 1:	Date:	Initial:	Months @ \$	Per Month		
Change Over 2:	Date:	Initial:	Weeks @ \$	Per Week		
KM Out:	KM In:		Days @ \$	Per Day	360.00	
			Hours @ \$	Per Hour		
HIRER DETAILS				Sub-Total		360.00
Named Hirer				Less Discount %		
Name:				Rental Charges		
Address:				CDW @ \$ per day / week / month		
				PAI @ \$ per day / week / month		
				Petrol Top-Up		
				Misc Charges		
Identity Card No:				GST		25.20
Date of Birth:				Total		385.20
Driving License:				VISA / MASTER CARD / AMEX CASH / COMPANY BILLING / OTHERS		
Country of Issue:				Pre-Payment		
Tel: (HP) (O)				Downpayment and Deposit		
Nationality:				Amount Refunded/ Due		
Effective Date:				Signature of Refund		
Additional Hirer				Remarks:		
Name:						
Address:						
				Invoice No:		Ref. No:
				Checked Out By:		Checked In By:
Identity Card No:						Checked By:
Date of Birth:						
Driving License:				Sales-In Charge:		
Country of Issue:				Past 3 years accidents YES <input type="checkbox"/> NO <input type="checkbox"/>		
Tel: (HP) (O)						
Nationality:						
Effective Date:						

I fully understand and agreed to the terms and condition appended on both sides of this Vehicle Rental Agreement. I also agreed that if there is any outstanding amount payable after the conclusion of my rental not restricted to parking or traffic infringements during my period of hire, I will agreed that these outstanding payment be billed to my charge/ credit card voucher given above. All above information given by me are true in connection to this agreement.

Hirer's Signatory / Company Stamp (If corporate hirer)

Authorised Manager Signature

Date & Time

### IMPORTANT

- Only authorized drivers with valid driving license of minimum 2 years may drive the rental vehicle.
- All rental vehicles are strictly for Singapore use only, and may not be driven outside Singapore without prior approval of MOVA Automobile.
- In any accident, the Hirer must report to MOVA Automobile immediately. The Hirer shall endeavor to assist in all manners possible.
- The Hirer shall be liable for all excess charges (if any) for late return at the hourly rate shown, inclusive of CDW and PAI. Late return of more than 4 hours will be considered as a day rental.
- All traffic infringements and summons (if any) are the responsibility of the Hirer.



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: 31/01/2018

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	SKD 7305Z (Insd Veh)	Your Ref. No. : DMPPHQ17-003371
	SKS 9574X (TP Veh)	Our Ref. No. : CC4/EQI17023216/R1pa3q2
Date of Accident	27/11/2017	

Liability	100%	
Final Repair Cost	: \$ 2,783.47	
Loss of Use	: \$	days
Rental (If any)	: \$ 321.00	3 days
Others:	: \$	
	: \$	
	3,104.47	
Final Settlement Sum	: \$ 3,104.47	
Remarks	:	

Payment Instruction: Payee's Breakdown		
1)	MOVA AUTOMOTIVE PTE LTD	: \$ 3,104.47
		: \$

JOANNE LEE

LKK Auto Consultants Pte Ltd




## 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 : CC4/EQI17023216/R1pa3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 31-01-2018	
			Code : EQI	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SKD 7305Z	Veh. Inspected	SKS 9574X	
Policy No.	DMPPHQ17-003371	Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From	LYNN	Assign Date	06/12/2017	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	VOLVO V40 D2	c.c	1560	
Engine No.	HIDDEN	Year of Reg.	2015	
Chassis No.	YV1MV845BF2243705	Colour	RED	
Odometer	24665	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	FAIR			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	205/55 R16	MICHELIN	6 mm	
L/H Front Tyre	205/55 R16	MICHELIN	6 mm	
R/H Rear Tyre	205/55 R16	MICHELIN	6 mm	
L/H Rear Tyre	205/55 R16	MICHELIN	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	27/11/2017	Inspection Date	12/12/2017	
Survey held at	MOVA AUTOMOTIVE PTE LTD BLK 1008 BUKIT MERAH LANE 3 #01-04/06/08 SINGAPORE 159722			
<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.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		<b>3 Working Days</b>		

**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

Page No.:1 of 1

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKS 9574X**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b><u>REPLACEMENT OF PARTS</u></b>				
1	REAR BUMPER	DEFORMED	1,545.60	1,545.60
1	REAR BUMPER LOWER GARNISH	CUT	523.70	523.70
2	REAR BUMPER BRACKET RH & LH (NPA)	NOT NECESSARY	-	-
1	REAR BUMPER REINFORCEMENT (NPA)	NOT NECESSARY	-	-
10	REAR BUMPER CLIPS	NECESSARY	60.00	60.00
1	SET REAR NUMBER PLATE LAMP (NPA)	NOT NECESSARY	-	-
1	REAR BUMPER REFLECTOR LH (NPA)	NOT NECESSARY	-	-
	LESS 10% DISCOUNT		-212.93	-212.93
			1,916.37	1,916.37
<b><u>SPECIAL NETT ITEMS</u></b>				
1	REAR NUMBER PLATE (SN)	BENT	40.00	35.00
			40.00	35.00
<b><u>LABOUR</u></b>				
	TO KNOCK AND STRAIGHTEN REAR END PANEL REMOVE AND REPLACE ACCIDENT DAMAGED PARTS REALIGN ALL CONNECTION.		500.00	300.00
	SPRAY PAINT REAR END PANEL, REAR BUMPER .		400.00	250.00
	REMOVE & REPLACE LUGGAGE COMPARTMENT INNER TRIM ,GARNISH ,COVERING.		60.00	40.00
	REMOVE AND REPLACE SENSOR AND DIAGNOSE RESET FUNCTION.		100.00	60.00
			1,060.00	650.00
<b>GRAND TOTAL</b>			<b>3,016.37</b>	<b>2,601.37</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>2,601.37</b>

Report Ref No. CC4/EQ117023216/R1pa3q2

MOHAMMED RASUL BIN MOHD YUNUS

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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