

Janet

CC 3 / EQ1170

24236, Swaz 9

Surveyor

ywk

DOI:

ASSIGNMENT

19/12/17

Date / Time:

19/12/17

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SJS 7526K

Name of Insured:

CHAN BOON THYE

Insured Tel No.:

HP:

94882886

Excess Sec II : SS

D.O.A.:

16-12-17

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

SHE 40736



INSRS:

WSP:

Tel:

Liability:

RMKS:

SMP7, wv



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost: SS days Reduction: % Email ☐ Call ☐

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Final Liability:

%

95

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

NIL

Repair Cost:

1700.00

SS 1615.00

Loss of Rental (LOR):

430.16

SS 408.65

Loss of Use (LOU):

200.00

SS 190.00

Loss of Income (LOI):

SS

SS

LOR only

LOU only

LOR + LOU

LOR + LOI

GIA/LTA Search

5.00

SS 5.00

Medical:

SS

Disbursement:

SS

Legal Cost:

SS

Total:

2335.16

SS 2218.65

Global Sum SS: 2200.00

FINAL PAYMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Payee 1:

SS 2200.00

Payee 2: (Strike if N/A)

SS

Payee 3: (Strike if N/A)

SS

Name 1:

Name 2:

Name 3:

SMRT TAXIS Pte Ltd

Email ☐ Call ☐

REF:

Surrender

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

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

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

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

Est. Repairs: 2 days Res.: Yes or NoLum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

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

Veh No: SAC 4073C Yr Regn: 30/10/2013Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Toyota Prius cc 1798Colour Maroon A/C: Insured / Std / NI / NASp. Reading 468483 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: JTUKN 364 105677879Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 195/65 R15R: "

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

TOYO / YOKO or Falcom

Front _____ Rear _____

R/Bal. 6 mm R/Bal. 6 mmL/Bal. 6 mm L/Bal. 6 mmD.O.A. 16/12/2017 D.O.I. 19/12/2017Survey held at Smart

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

O/S Frt

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

Date / Time | Action / Instruction

4/9/19 Confirm ILS \$1700.00 with 2 working daysTAXI/12/13/2107UseEQ1 Ped = \$1216.99
42.1

Date/Time, File Pass to?

☐ : Preli. Report

Days Of Repair:

1) _____
Date/Time, File Return to?☐ : Final Report

Resurvey No. of Trip:

2) _____

Add Fee: ☐ : Site Insp (\$ _____)

Survey Fee:

Transportation:

) \$ + RS. \$1

) Photos

) Coats

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

Report Format:

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

TOTAL



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

Your ref: TBA
Our ref: CC3/EQI17024236/Swa3

Date: 21.12.2017

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

PRELIMINARY ADVICE OF VEHICLE NO.

SHC 4073C

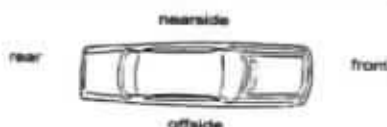
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 19.12.2017 at the premises of M/s SMRT Automotive Services Pte Ltd (Woodlands) and have the following to report:-

Workshop Estimate Amount	: S\$	3,640.23
Revised Estimate Amount	: S\$	1,918.94
"Check" Items Amount	: S\$	57.30
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
O/S Front portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 2.0 days

Yours faithfully,

SEBASTIAN YEANG
Licensed Appraiser

21-12-17 / 12:29

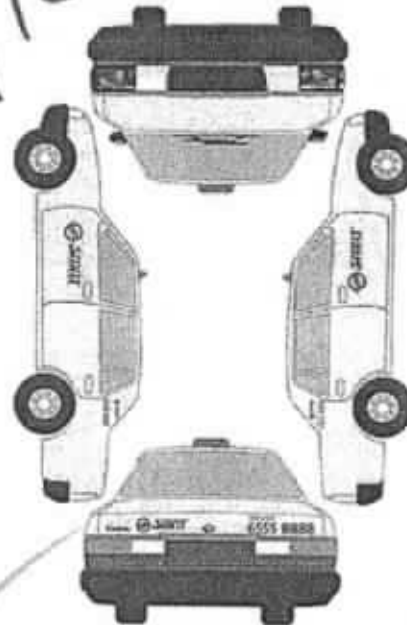
21-12-17 / 16:29.

SMRT Accident Vehicle Repair Estimates

19-12-17 / 16:29.

Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg. No : SHC4073C
Ref. No : TAX/12/17/2107
Reg. Date : 30/10/2013
Vehicle Type : TAXI
Make : TOYOTA PRIUS
Model : PRIUS
Name of Driver : LEE YONG TENG
Type of Accident : SIDE SWIPE
Date / Time of Accident : 16/12/2017 10:49:00 PM
Accident Reported Date / Time : 18/12/2017 12:00:00 AM
Surveyor is Required? : Yes
Survey by : Sebastian
Vehicle is Towed Back? : No
Towed Back Date/Time :
Replacement Vehicle issued? : No
Accident Repair Job Card No : 000024093683
Special Instruction to ARC, if any :
DROVE IN / SJS7526K - EQ
AFTER PAINT PHOTO, LUMP SUM REPAIR FOR CHECK ITEM AND REPLACE ITEM PLEASE CALL SURVEYOR SEBASTIAN (LKK) & Email : sebastianeang@lkkauto.com HP: 90036121 LUMP SUM REPAIR
Prepared Date : 18/12/2017 02:35:46 PM


Recording Camera ☒ ☐

Radio Antenna ☒ ☐

1st witness [Signature] Date 19-12-17

2nd witness _____ Date _____

468483

468544

1	1	3	1
1/4	1/2	3/4	1

1	1	1	1	1
1/4	1/2	3/4	1	1

QL 21/12/17 18:00
1455

LEE SHENG AUTO PTE LTD

Vehicle Return Date: 21/12/2017

Vehicle Return Time: 17:06

SMRT staff sign: [Signature]

Section B - To be Completed by Service Advisor, Accident Repair Centre

Chassis No : JTDKN36U10-5699874

Mileage : 0

Work Shop :

Repair Completed Date / Time :

Summary of Repair Estimates

	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Charges	: 676.00	300.00
Total Spray Painting Charges	: 936.00	450.00
Total Material Charges	: 964.99	919.15
Other Charges	: 340.00	20.00
TOTAL	: 2,916.99	1,689.15
Lum Sum Total	: 2,900.00	1,700.00
No. of Repair Days	: 5.00	2.00 /
Prepared / Adjusted By	:	SEBASTIAN (LKK)
Arc / Surveyor Sign Off Date	: 18/12/2017 05:38:29 PM	19/12/2017 04:29:18 PM

M

LKK

Prepared / Adjusted Date :

Remarks :

Prepared Date : 18/12/2017 05:38:29 PM

Section C - To be Completed by Admin Assistant, Accident Repair Centre, Upon Completion of Repair

Quotation No : QN-1801-0234

Invoice No :

Quotation Date : 9/1

Invoice Date :

Invoice Amount : 0.00

Prepared Date : 12/18/2017 5:39:46 PM

Part 1 - Labour Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPAIR RH FRONT PORTION	676.00 ✓	300.00 /
Total Labour	676.00	300.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPSRAY FRONT BUMPER	378.00 ✓	200.00 /
TO RESPRAY FRONT FENDER RH	378.00 ✓	200.00 /
RESPRAY WHEEL CAP	180.00	50.00 /
Total Spray Painting & Panel Beating	936.00	450.00

Part 3 - Other Costs - Accident and Accident Repair Related Expenses

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO APPLY RUST-PROOFING ON AFFECTED AREA	100.00	0.00
TO REPLACE SUNDRY PARTS	100.00	20.00 /
TO WASH AND VACUUM	60.00	0.00
TO CHECK WIRING AND SYSTEM FUNCTION	80.00	0.00
Total Other Costs	340.00	20.00

1952

2624.70

Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock No	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Recommendation	Surveyor Approved	Photos Attached
52119-47930		6505517	BUMPER FRT	1	482.00	100.00	0.00	Replace	Repair	No <i>R</i>
52115-47040		6505515	BUMPER SUPPORT F/RH	1	76.40	25.00	57.30	Replace	Check	No <i>X</i> <i>NW</i>
81130-47500		6505437	HEAD LAMP RH	1	945.20	10.00	850.68	Replace	Replace	No <i>/</i> <i>SK</i>
53801-47050		6505557	FENDER FRT/RH	1	723.40	100.00	0.00	Replace	Repair	No <i>R</i>
75374-47051			NAME PLATE (HYBRID)	1	51.90	25.00	38.92	Replace	Replace	No <i>/</i> <i>NIC</i>
53875-47030		6505553	FENDER LINER FRT/RH	1	171.70	25.00	128.77	Replace	Replace	No <i>/</i> <i>TU</i>
42602-47060		6505676	CAP SUB-ASSY, WHEEL	1	174.10	25.00	130.57	Replace	Replace	No <i>/</i> <i>CH</i>
TOTAL MATERIALS								1,206.26	1,148.94	
TOTAL MATERIALS(Discounted)								964.99	919.15	

Added Spare Parts / Material Usage After Surveyor Signed off

Part Number	Portion	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check	LT Check
TOTAL SUPPLEMENTARY MATERIALS									

11 48.94

- 20%

919.15

300.00

+ 470.00

1689.15

L/S : \$ 1700

Sebastian

11/1/18

SMRT Accident Vehicle Repair Estimates

EQ

Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg. No : SHC4073C
 Ref. No : TAX/12/17/2107
 Reg. Date : 30/10/2013
 Vehicle Type : TAXI
 Make : TOYOTA PRIUS
 Model : PRIUS
 Name of Driver : LEE YONG TENG
 Type of Accident : SIDE SWIPE
 Date / Time of Accident : 16/12/2017 10:49:00 PM
 Accident Reported Date / Time : 18/12/2017 12:00:00 AM
 Surveyor is Required? : Yes
 Survey by :
 Vehicle is Towed Back? : No
 Towed Back Date/Time :
 Replacement Vehicle issued? : No
 Accident Repair Job Card No : 000024093683
 Special Instruction to ARC, if any :
 DROVE IN / SJS7526K
 Prepared Date : 18/12/2017 02:35:45 PM



Sebastian
 19/12/2017
 - Part by part repair.
 - Question Mark Item Photo
 - Photo Before Paint.
 9008121

sebastianyang@lkkauto.com

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:

Section B - To be Completed by Service Advisor, Accident Repair Centre

Chassis No : JTDKN36U10-5699874

Mileage

0

Work Shop :

Repair Completed Date / Time :

Summary of Repair Estimates

	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Charges	676.00	0.00
Total Spray Painting Charges	936.00	0.00
Total Material Charges	1,688.23	1,688.23
Other Charges	340.00	0.00
TOTAL	3,640.23	0.00
Lum Sum Total	3,650.00	0.00
No. of Repair Days	5.00	0.00
Prepared / Adjusted By		2 days
Arc / Surveyor Sing Off Date	18/12/2017 05:38:29 PM	01/01/1900 12:00:00 AM

Prepared / Adjusted Date :

Remarks :

Prepared Date : 18/12/2017 05:38:29 PM

Section C - To be Completed by Admin Assistant, Accident Repair Centre, Upon Completion of Repair

Quotation No :

Invoice No :

Quotation Date :

Invoice Date :

Invoice Amount : 0.00

Prepared Date : 12/18/2017 5:39:46 PM

Section D - Details of Repair Estimates**Part 1 - Labour Works**

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPAIR RH FRONT PORTION	676.00	0.00 300
Total Labour	676.00	0.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPSRAY FRONT BUMPER	378.00	0.00 200
TO RESPRAY FRONT FENDER RH	378.00	0.00 200
RESPRAY WHEEL CAP	180.00	0.00 50
Total Spray Painting & Panel Beating	936.00	0.00

Part 3 - Other Costs - Accident and Accident Repair Related Expenses

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO APPLY RUST-PROOFING ON AFFECTED AREA	100.00	0.00 X
TO REPLACE SUNDRY PARTS	100.00	0.00 20
TO WASH AND VACUUM	60.00	0.00 X
TO CHECK WIRING AND SYSTEM FUNCTION	80.00	0.00 X
Total Other Costs	340.00	0.00

Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock No	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Recommendation	Surveyor Approved	Photos Attached
52119-47930		6505517	BUMPER FRT	1	482.00	25.00	361.50	Replace	Replace <i>R</i>	No
52115-47040		6505515	BUMPER SUPPORT F/RH	1	76.40	25.00	57.30	Replace	Replace <i>?</i>	No
81130-47500		6505437	HEAD LAMP RH	1	945.20	10.00	850.68	Replace	Replace <i>✓ SC R</i>	No
53801-47050		6505557	FENDER FRT/RH	1	723.40	25.00	542.55	Replace	Replace <i>R</i>	No
75374-47051			NAME PLATE (HYBRID)	1	51.90	25.00	38.92	Replace	Replace <i>✓ ARC</i>	No
53875-47030		6505553	FENDER LINER FRT/RH	1	171.70	25.00	128.77	Replace	Replace <i>✓ TR</i>	No
42602-47060		6505676	CAP SUB-ASSY, WHEEL	1	174.10	25.00	130.57	Replace	Replace <i>✓ Lm</i>	No
TOTAL MATERIALS								2,110.31	2,110.29	
TOTAL MATERIALS(Discounted)							1,688.23	1,688.23		

Added Spare Parts / Material Usage After Surveyor Signed off

Part Number	Portion	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check	LT Check
TOTAL SUPPLEMENTARY MATERIALS									

AS SPOKE OVER THE TELECONVERSATION WITH YOUR GOODSELF, WE WISH TO ADVISE THE QUERIES RAISED BY INSURED AS FOLLOWS:

1) VIDEO FURNISHED BY INSURED CLEARLY SHOWED THAT T/P WAS MOVING ALONG LEFT MOST LANE AHEAD. HE DID NOT MOVE OUT FROM THE ROAD RECESS AS ALLEGED BY INSURED. UPON SEEING T/P'S SPEED WAS ^{RATHER} SLOW, HE OVERTOOK T/P FROM THE REAR AND FOR NO REASON SWERVED BACK TO LEFT LANE IN ABRUPT MANNER IN FRONT OF T/P.

2) THERE IS NO WAY TO CONFIRM IF T/P HAD MOVED OUT TO THE RIGHT AS O/I MENTIONED. IT IS NOT NECESSARY AS LEFT MOST LANE IS ALSO ALLOWED TO TRAVEL STRAIGHT TO PUNGCEL EAST, ~~UNLESS~~ INSURED SAID THAT HE SWERVED BACK TO LEFT LANE FOR AVOIDING COLLISION WITH OTHER ROAD USERS ^{TO OUR OPINION} WHICH IS NOT TRUE AS THERE IS NO VEHICLES ON THE CENTRAL LANE.

3) OUR SURVEYOR HAS INSPECTED THE DAMAGE CAUSED TO T/P WHEREBY ONE COULD EASILY DETECT BOTH THE BUMPER AND RIGHT ^{FRONT} FENDER ^{WERE} OUT OF ALIGNMENT. HOWEVER, THE DAMAGES ^{WERE} ~~WAS~~ NOT EASILY NOTED ^{AT THE SCENE} MAINLY THE ACCIDENT HAPPENED AT NIGHT TIME. PROBABLY VISIBILITY IS ☐ AFFECTED.

4) TAXI DRIVER MENTIONED THAT BOTH DRIVER AND INSURED HAD ALIGHTED FROM VEHICLES AND TOOK PHOTOS OF EACH OTHER'S VEHICLE AND O/I THEN LEFT WITHOUT EXCHANGE PARTICULARS WHICH IS NOT CLASSIFIED AS "HIT & RUN" IN VIEW OF THE ABOVE. KINDLY ADVISE YOUR INSTRUCTION TO ENABLE US TO PROCEED FURTHER.

STAKE TO JANET ON 23-08-18.

Vivian Lau (LKKAUTO)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Wednesday, 23 May, 2018 2:16 PM
To: Vivian Lau (LKKAUTO)
Cc: Thin Thin (LKKAUTO)
Subject: FW: DM17HO02937/JT- Accident Report from SHC4073C
Attachments: My Report.pdf

Dear Vivian,

For your necessary action.

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190
www.eqinsurance.com.sg

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From: Boon Thye Chan [mailto:wentai80@hotmail.com]
Sent: Monday, January 8, 2018 12:14 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Subject: Re: DM17HO02937/JT- Accident Report from SHC4073C

Hi Janet,

Just realised I sent you without scanning both sides of the report I made on 3/Jan/18.
Please see attached instead for full report.

Please do not hesitate to call me if any clarifications are needed.

Best Regards
Boon Thye
94882836

From: Boon Thye Chan <wentai80@hotmail.com>
Sent: Thursday, January 4, 2018 10:01 AM

① TAXI WAS MOVING ALONG LEFT MOST LANE
HE DID NOT COME OUT FROM RECESS FOR AUTHORISED VEHICLES
AS ALLEGED BY P/L.

② P/L WAS IN FAST SPEED OVERTOOK T/P AND
SWERVED BACK TO LEFT MOST LANE. THERE IS NO OTHER VEH
IN THE CENTRE LANE, SO THERE IS NOT REASON WHY HE SWOPE
BACK TO THE LEFT LANE ABRUPTLY.

③ FOOTAGE DID NOT REVEAL T/P HAS INCHED OUT
TOWARDS THE RIGHT AS IT IS HEADING TOWARDS PUNGGOL EAST

To: Janet Tan

Subject: Re: DM17HO02937/JT- Accident Report from SHC4073C

Hi Janet,

Please kindly refer to attached 2 videos as well as 2 Police Reports;

1. 12-Dec-2017 1047pm - video cam from my vehicle.
2. SHD4073C - video of the taxi after the accident showing vehicle with no damage and driver with no injuries. *(yes out of alignment)*
3. From TP.pdf - A report from TP as the taxi alleged I hit and run. *(after taking photo 2/1/18)*
4. My Report.pdf - A report I made last night.

At that point in time, I did not want to pursue this incident as I did not want to affect the taxi driver's livelihood.

Now that he turn against his back and accused me of so many things, please advise what possible actions can I take from my end? The amount he is claiming is ridiculously inflated and totally unacceptable.

On top of the above, I have spoken to SMRT claims officer as well. She is aware of the situation and have tried to convince the taxi driver to drop the case and he is agreeable but need to check with his lawyer (this shows guilt conscience from the taxi driver).

I can be reached via 94882836 if you need clarifications.

Best Regards
Boon Thye
94882836

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Thursday, January 4, 2018 9:26 AM
To: wentai80@hotmail.com
Subject: DM17HO02937/JT- Accident Report from SHC4073C

Dear Mr Chan

Attach the preliminary advice for your reference.

We noted that both reports are conflicting in nature, if you have any video footage and/or scene photos to support your claims, please forward to us on an urgent basis.

Regards,

Janet Tan
Senior Executive | Claims



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



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From: Bazlin Ahmad
Sent: Thursday, January 4, 2018 9:17 AM
To: Shirin Nasir <shirin.nasir@eqinsurance.com.sg>; Janet Tan <janet.tan@eqinsurance.com.sg>
Subject: RE: Accident Report from SHC4073C

Dear Janet

FYNA

Thank You.

Regards,

Lynn 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



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From: Shirin Nasir
Sent: Thursday, January 4, 2018 8:57 AM
To: Bazlin Ahmad
Cc: SGDrivers Auto; Lorenzo SGDrivers
Subject: FW: Accident Report from SHC4073C

Hi Bazlin,


Please assist.

Regards,

Shirin Nasir
Senior Executive | Motor



5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
DID 65 6500 6784 | tel 65 6223 9433 | fax 65 6224 3903 | www.eqinsurance.com.sg

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From: SGDrivers Auto [<mailto:sgdrivers.auto@gmail.com>]

Sent: Wednesday, January 3, 2018 6:04 PM

To: Shirin Nasir <shirin.nasir@eqinsurance.com.sg>

Cc: Lorenzo Ang <lorenzo@sgdrivers.com.sg>

Subject: Accident Report from SHC4073C

Hi Shirin,

Insured was enquiring for assessment copy . kindly pls advise.

Thanks

On 3 Jan 2018, at 5:56 pm, Boon Thye Chan <wentai80@hotmail.com> wrote:

Hi Lorenzo,

I was informed by SMRT that the taxi SHC4073 has made an insurance claim again SJS7526K and that LKK Auto Consultants was engaged to assess the extent of the damage of mentioned taxi.

Will it be possible to obtain a copy of said assessment submitted to EQ by LKK?

Best Regards
Boon Thye

Best Regards,
Serene Lim
Tel: 6466 2009 Hp: 9816 5662

SGDrivers Pte Ltd
Hotline: 6100 1967
www.sgdrivers.com.sg
www.facebook.com/sgdrivers
24/7 Emergency Helpline: 6100 1933

Vivian Lau (LKKAuto)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Wednesday, 7 August, 2019 1:53 PM
To: Vivian Lau (LKKAuto)
Cc: Cecilia Chong (LKK Auto); Admin A
Subject: RE: Direct Settlement - Accident Involving SJS7526K (OI : EQI - DM17HO02937/JT) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

Dear Vivian,

Third party had made a sudden stop causing our insured to swerve to evade action. Third party is not free from blame.

Please proceed to offer global settlement up to 80% liability on insured driver.

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190
www.eqinsurance.com.sg



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

From: Janet Tan
Sent: Wednesday, May 23, 2018 2:14 PM
To: 'Vivian Lau (LKKAuto)' <vivianlau@lkkauto.com>
Cc: Thin Thin (LKKAuto) <thinthin@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SJS7526K (OI : EQI - DM17HO02937/JT) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

Dear Vivian

Attach the police investigation result.

I shall forward you an email from insured. You might want to revert to him via that email.

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited

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

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



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

From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]

Sent: Wednesday, May 23, 2018 2:02 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Thin Thin (LKKAuto) <thinthin@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SJS7526K (OI : EQI - DM17HO02937/JT) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

Your Ref : DM17HO02937/J

Our Ref : CC3/EQI17024236/Swa3

Dear Janet,

ACCIDENT INVOLVING SJS 7526K (Insured) & SHC 4073C (Third Party) ON 16/12/2017 ALONG SENGKANG EAST

We refer to the above matter

The third party reported that he was travelling on the 3rd lane from the left towards Punggol. OI attempted to cut into TP lane, OI too close and collided onto the right side of TP.

Insured reported that he was driving straight on the left most lane when TP moved out from the bus stop, TP suddenly jammed brakes , OI need to lane change back to the left, while OI was overtaking TP resulting a minor side swipe.

We tried to call OI several time but we do not get a response for him. Letter was sent to him till date no response.

Based on the circumstances of both parties and available information in hand. We are in the opinion that based on OI's video, TP did not moved out from bus stop. OI while overtaking TP , to avoided vehicle on the centre lane OI swerved to left lane thus caused. liability is not in our insured's favour.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Vivian Lau (LKKAuto)

Sent: Tuesday, 3 April, 2018 11:24 AM

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

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SJS7526K (OI : EQI - DM17HO02937/JT) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

Your Ref: DM17HO02937/J

Our Ref: CC3/EQI17024236/Swa3

Dear Janet,

ACCIDENT INVOLVING SJS 7526K (Insured) & SHC 4073C (Third Party) ON 16/12/2017 ALONG SENGKANG EAST

We refer to the above matter

The third party reported that he was travelling on the 3rd lane from the left towards Punggol. OI attempted to cut into TP lane, OI too close and collided onto the right side of TP.

Insured reported that he was driving straight on the left most lane when TP moved out from the bus stop, TP suddenly jammed brakes , OI need to lane change back to the left, while OI was overtaking TP resulting a minor side swipe.

We tried to call OI several time but we do not get a response for him. Letter was sent to him till date no response.

Based on the circumstances of both parties and available information in hand. We are in the opinion that based on OI's video, TP did not moved out from bus stop. OI while overtaking TP , to avoided vehicle on the centre lane OI swerved to left lane thus caused. liability is not in our insured's favour.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Vivian Lau (LKKAuto)
Sent: Friday, 9 March, 2018 3:39 PM
To: 'Janet Tan' <janet.tan@eginsurance.com.sg>
Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SJS7526K (OI : EQI - DM17HO02937/JT) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

Your Ref : DM17HO02937/J
Our Ref : CC3/EQI17024236/Swa3

Dear Janet,

ACCIDENT INVOLVING SJS 7526K (Insured) & SHC 4073C (Third Party) ON 16/12/2017 ALONG SENGKANG EAST

We refer to the above matter

The third party reported that he was travelling on the 3rd lane from the left towards Punggol. OI attempted to cut into TP lane, OI too close and collided onto the right side of TP.

Insured reported that he was driving straight on the left most lane when TP moved out from the bus stop, TP suddenly jammed brakes , OI need to lane change back to the left, while OI was overtaking TP resulting a minor side swipe.

We tried to call OI several time but we do not get a response for him. Letter was sent to him till date no response.

Based on the circumstances of both parties and available information in hand. We are in the opinion that based on OI's video, TP did not moved out from bus stop. OI while overtaking TP , to avoided vehicle on the centre lane OI swerved to left lane thus caused. liability is not in our insured's favour.

Kindly advice on your view/opinion/instruction for this claim.

Thank you
Best Regards,
Vivian Lau | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Janet Tan [<mailto:janet.tan@eginsurance.com.sg>]
Sent: Thursday, 4 January, 2018 10:15 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SJS7526K (OI : EQI - DM17HO02937/JT) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

Dear Mei Kwan/Vivian

Video as attached.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

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

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Janet Tan

Sent: Thursday, January 4, 2018 9:29 AM

To: 'Meikwan@lkkauto.com' <Meikwan@lkkauto.com>

Cc: 'Vivian Lau (LKKAuto)' <vivianlau@lkkauto.com>

Subject: FW: Direct Settlement - Accident Involving SJS7526K (OI : EQI - DM17HO02937/JT) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

Dear Mei Kwan,

OI report as attached.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

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

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



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

Sent: Thursday, December 21, 2017 5:22 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving SJS7526K (OI : EQI - TBA) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

WITHOUT PREJUDICE

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHC 4073C at M/s SMRT Automotive Services Pte Ltd (Woodlands).

Enclosed for your perusal is:

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

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

Kindly take note that the case handler in-charge is Vivian and she can be contacted at DID: 6841 8625.

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

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Vivian Lau (LKKAUTO)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Wednesday, 4 September, 2019 12:16 PM
To: Vivian Lau (LKKAUTO); Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Subject: RE: URGENT / LAST REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

***Without Prejudice
Save As To Costs***

Dear Lee Gek

As per tele-conversation, we confirm settlement at \$2,200.00 (all-in).

Aside to Vivian, please prepare the settlement package. Thank you.

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190
www.eqinsurance.com.sg

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From: Vivian Lau (LKKAUTO) [mailto:vivianlau@lkkauto.com]
Sent: Wednesday, September 4, 2019 12:04 PM
To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>
Cc: Janet Tan <janet.tan@eqinsurance.com.sg>; EQI PRS <EQIPRS@eqinsurance.com.sg>
Subject: RE: URGENT / LAST REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

**'WITHOUT PREJUDICE'
SAVE AS TO COSTS**

Dear Lee Gek,

Accident on 16/12/2017 involving SHC 4073C & SJS 7526K

We refer to the above matter

For a quick and amicable settlement, our principal increase / revise offer to settle global sum at **SS 2,100.00**

Kindly confirm acceptance

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.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:LeeGek@smrt.com.sg>]

Sent: Wednesday, 4 September, 2019 10:38 AM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: janet.tan@eqinsurance.com.sg; eqiprs@eqinsurance.com.sg

Subject: URGENT / LAST REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

Dear Vivian,

Bola scenario 15 clearly indicated that liability is **100%** in favour of our driver. We reiterate that we are only prepared to accept 100% settlement at \$2,300.00 (all in) otherwise we will escalate the matter to GIA for their decision.

Please review the matter and let us have your confirmation of settlement by **11th September 2019**.
Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]

Sent: 03/09/2019 10:23

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

Cc: janet.tan@eqinsurance.com.sg; eqiprs@eqinsurance.com.sg

Subject: RE: URGENT / LAST REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Lee Gek,

Accident on 16/12/2017 involving SHC 4073C & SJS 7526K

We refer to the above matter

For a quick and amicable settlement, our principal instruction offer 80% to settle global sum at **SS 1,900.00**

Kindly confirm acceptance

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.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:LeeGek@smrt.com.sg>]

Sent: Thursday, 8 August, 2019 6:18 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: janet.tan@eqinsurance.com.sg; eqiprs@eqinsurance.com.sg

Subject: URGENT / LAST REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

Dear Vivian,

Your offer of \$1,800.00 is unacceptable. We are prepared to accept a global sum of \$2,300.00 (all in) based on Bola s15.

Please reconsider your offer and let us hear from you soon. Thanks.

Regards
Tan Lee Gek (DID: 6866 2647)
Claims Department
SMRT Automotive Services Pte Ltd



From: Vivian Lau (LKKAuto) [mailto:vivianlau@lkkauto.com]
Sent: 07/08/2019 14:22
To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Cc: janet.tan@eqinsurance.com.sg; eqiprs@eqinsurance.com.sg
Subject: RE: URGENT / LAST REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Lee Gek,

Accident on 16/12/2017 involving SHC 4073C & SJS 7526K

We refer to the above matter

For a quick and amicable settlement, our principal offer to settle global sum at **S\$ 1,800.00**

Kindly confirm acceptance

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.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [mailto:LeeGek@smrt.com.sg]
Sent: Thursday, 1 August, 2019 5:12 PM

To: equiprs@eqinsurance.com.sg

Cc: janet.tan@eqinsurance.com.sg; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Subject: URGENT / LAST REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

URGENT
LAST REMINDER

Dear All,

We understand that there is no dispute on liability for our relief driver's injury claim and the matter has been settled.

Please let us know by **13th August 2019** if you are prepared to settle our property damage claim, otherwise we will escalate the matter to GIA with proof of BI settlement. Thanks.

Regards
Tan Lee Gek (DID: 6866 2647)
Claims Department
SMRT Automotive Services Pte Ltd



From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

Sent: 04/03/2019 09:52

To: equiprs@eqinsurance.com.sg

Cc: CS A Team; Team A; Olivia Lau (olivialau@lkkauto.com)

Subject: URGENT / FINAL REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

URGENT
FINAL REMINDER

Dear All,

Despite our final reminder to LKK on 18/10/2018, to-date there is no further response.

We understand from our relief driver that his BI claim has been settled.

Please let us have your offer by **12th March 2019** otherwise we will escalate the matter to GIA for their deliberation. Thanks.

Regards
Tan Lee Gek (DID: 6866 2647)
Claims Department
SMRT Automotive Services Pte Ltd



From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

Sent: 18/10/2018 17:18

To: 'Vivian Lau (LKKAuto)'

Cc: Admin A

Subject: URGENT / FINAL REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

Dear Vivian,

Please let us have your offer by **26th October 2018** otherwise we shall have no option but to escalate the matter.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]

Sent: 06/06/2018 11:29

To: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

Cc: Admin A

Subject: RE: URGENT / FINAL REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

WITHOUT PREJUDICE

Dear Lee Gek,

We refer to the email below.

Please be informed that our insured strongly dispute on liability.

We will seek further instruction from our principal.

We will get back to you for an update in due course.

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.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

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

From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]

Sent: Wednesday, 6 June, 2018 11:12 AM

To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: URGENT / FINAL REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (EQ insured) (Our Ref: TAX/12/17/2107/lg)

URGENT

FINAL REMINDER

Dear All,

Despite our reminder sent on 23/5/2018, there is still no response.

We attach our video footage for your perusal.

Please let us have your offer by 14th June 2018, otherwise please let us have your principal's consent to escalate the matter to GIA.

If we fail to hear from you by the due date, we will proceed accordingly.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd

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

From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

Sent: 23/05/2018 13:59

To: CS A Team; Admin A

Subject: URGENT / REMINDER Re: Accident on 16/12/2017 involving SHC 4073C & SJS 7526K (Our Ref: TAX/12/17/2107/lg)

URGENT

REMINDER

Dear All,

We refer to our LOD of 5/2/2018.

We attach the scene photos for your perusal.

Please let us have your offer by 31st May 2018. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID:	5369K
Vehicle Details	
Vehicle No.:	SHC4073C
Vehicle to be Exported:	No
Intended De-registration Date:	20 Dec 2017
Vehicle Make:	TOYOTA
Vehicle Model:	PRIUS TAXI (SMRT)
Primary Colour:	Maroon
Manufacturing Year:	2013
Engine No.:	2ZR1385614
Chassis No.:	JTDKN36U105699874
Maximum Power Output:	100.0 kW (134 bhp)
Open Market Value:	\$33,120.00
Original Registration Date:	30 Oct 2013
First Registration Date:	30 Oct 2013
Transfer Count:	0
Actual ARF Paid:	\$8,368.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	29 Oct 2021
PARF Rebate Amount:	\$6,276.00
Intended COE Rebate Details	

COE Expiry Date:	29 Oct 2021
COE Category:	A - Car (1600cc & below)
COE Period(Years):	8
PQP Paid:	\$61,324.00
COE Rebate Amount:	\$29,569.00
Total Rebate Amount:	\$35,845.00
Message	
Please note that the 8-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.	

The information contained herein is correct as at 20 Dec 2017

OK

Mei Kwan (LKKAuto)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Friday, 29 December, 2017 9:35 AM
To: Mei Kwan (LKKAuto)
Cc: Vivian Lau (LKKAuto); Admin A
Subject: FW: Direct Settlement - Accident Involving SJS7526K (OI : EQI - dm17ho02937/JT) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017
Attachments: Preliminary Advice.pdf; TP ESTIMATE - MARKED.pdf; TP GIA REPORT.pdf; SJS7526K.pdf

Follow Up Flag: Follow up
Flag Status: Completed

Categories: HMK

Dear Mei Kwan

As attached.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190
www.eqinsurance.com.sg



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From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]
Sent: Thursday, December 21, 2017 5:22 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving SJS7526K (OI : EQI - TBA) AND SHC4073C (TP : LKK REF - CC3/EQI17024236/Swa3) on 16/12/2017

WITHOUT PREJUDICE

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHC 4073C at M/s SMRT Automotive Services Pte Ltd (Woodlands).



SMRT AUTOMOTIVE SERVICES PTE LTD
60 Woodlands Industrial Park E4
Singapore 757705
Tel : 65 6866 2650
Fax : 65 6368 7421
www.smrt.com.sg

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

Date : 5 February 2018

Our Ref.: TAX/12/17/2107/LG

Your Ref. :

Dear Sirs,

**ACCIDENT INVOLVING SHC 4073C & SJS 7526K (EQ INSURED)
ON 16/12/2017 ALONG SENGKANG EAST DRIVE**

LETTER OF CLAIM

We claim on behalf of SMRT Taxis Pte Ltd, the owner and the hirer of taxi no.: SHC 4073C.
Your insured's negligent driving has caused the above accident. As a result, our clients have
suffered the following losses:-

1. Cost of Repair	:	<u>\$1700.00</u>
2. Loss of Rental for <u>4.5</u> days @ S\$ <u>107.54</u> /day	:	<u>\$ 483.43</u>
3. Loss of Income for <u>4.5</u> days @ S\$ <u>100.00</u> /day	:	<u>\$ 270.00</u>
4. Police Report/ SAS Report/ LTA Search Fee	:	<u>\$ 5.00</u>
5. Survey Fee	:	<u>✓</u>
Total Claims :		<u>\$2458.43</u>

We enclose the following documents:

<input checked="" type="checkbox"/> Repair Invoice	<input checked="" type="checkbox"/> Letter of Authorisation
<input type="checkbox"/> Survey Report	<input checked="" type="checkbox"/> LTA Search result
<input type="checkbox"/> Photographs _____ pcs	<input checked="" type="checkbox"/> Others :
<input type="checkbox"/> Investigation results	*1. <u>vehicle laid-up report</u>
<input checked="" type="checkbox"/> Proof of Loss of Use/Rental/Income	*2. _____
<input checked="" type="checkbox"/> Police / SAS report of _____	*3. _____

We look forward to your confirmation to settle our claims within 15 days from the date of this letter. Payment by cheque shall be crossed and made payable to **SMRT TAXIS PTE LTD**.

Yours sincerely,
SMRT AUTOMOTIVE SERVICES PTE LTD


Tan Lee Gek
For Manager, Claims
Claims Department
DID: 6866 2647
Email: leegek@smrt.com.sg



Auto
Consultants
Pte Ltd

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

Our Ref: CC3/EQ117024236/Swa3

21 FEBRUARY 2018

CHAN BOON THYE
BLOCK 162B PUNGGOL CENTRAL
#12-65
SINGAPORE 822162

Dear Sir/Madam,

ACCIDENT INVOLVING SJS 7526K AND SHC 4073C ON 16.12.2017

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.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 02/03/2018, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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

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



Date: 18/12/2017

Our Ref. No.:

Letter of Authorisation

I, Lee Yong Teng (NRIC No.: S1766428/2) the registered hirer / relief driver / contract hirer of SMRT taxi registration number SHC4073/C hereby authorise **SMRT Automotive Services Pte Ltd** ("AutoSvs") to deal with all matters arising out of the accident between my taxi and SJS 7526/K happened on 16/12/2017 10.49pm along Sengkang East Drive

(the "Accident") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name: Lee Yong Teng Signature: [Signature]
NRIC No.: S1766428/2
Tel No.: 82285331
Address: BLK 227 YISHUN ST21 #06-506
S760227



Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4
SINGAPORE 757705



SMRT Automotive Services Pte Ltd
251 North Bridge Road Singapore 179102
Tel: 65 63311000 Fax: 65 63340247

Tax Invoice

GST Reg No. : MR-8500001-7
CRN : 1990042802
Invoice No. : IV180100260
Date : 11.01.2018
Vehicle No. : SHC4073C
Your Ref No. : TAX/12/17/2107
Our Ref No. : 24093683
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 1,700.00

GRAND TOTAL \$ 1,700.00

Remark :

Make/Model : TOYOTA PRIUS
Accident Date : 16.12.2017

N.B. Payment by cheque should be crossed and
made payable to 'SMRT Automotive Services Pte Ltd'.
No receipt will be issued unless requested.

Authorised Signature
for SMRT Automotive Services Pte Ltd



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/12/17/2107/lg

From: SMRT Taxis Pte Ltd

Date: 26/12/2017

**ACCIDENT ON 16/12/2017 INVOLVING SHC 4073C & SJS 7526K
ALONG SENGKANG EAST DRIVE**

This is to certify that Mr Phua Beng Koon (NRIC No. S1634381A) is the registered hirer of the above taxi no. SHC 4073C at the time of accident.

This is also to confirm that the daily rental rate for SHC 4073C is \$107.54 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely
SMRT TAXIS PTE LTD



for Manager



Accident Vehicle Laid-Up Report

Registration No. : SHC4073C

Accident Case No. : TAX/12/17/2107

Make / Model : TOYOTA PRIUS

Ref. No. : 24093683

Date and Time Vehicle off-road for Accident Repair : 17.12.2017 01:10:00

Date and Time Repair Completed : 22.12.2017 08:20:13

Remarks :

Generated by : POHSUAN

Printed on : 26.12.2017

Enquire Transaction History

Transaction History Details

Log Date/Time:	19 Dec 2017 / 09:03:50		
Asset Type:	Vehicle	Transaction Amount:	\$5.35
Asset ID:	SJS7526K		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20171219090350706043
Search Date / Time:	16 Dec 2017 22:49:00		
Insurance Company:	EQ INSURANCE COMPANY LTD		
Information displayed is correct as at the log date and time.			

[Enquire Related Logs](#) [Back to List](#)



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: 18/09/2019

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	SJS 7526K (Insd Veh)	Your Ref. No. : DM17HO02937/JT
	SHC 4073C (TP Veh)	Our Ref. No. : CC3/EQI17024236/Swa3q2
Date of Accident	16/12/2017	

Liability	95%	
Final Repair Cost	: \$ 1,615.00	
Loss of Income	: \$ 190.00	4 days
Rental (If any)	: \$ 408.65	4 days
Others:	: \$ 5.00	
	: \$	
	2,218.65	
Final Settlement Sum	: \$ 2,200.00	GLOBAL SUM
Remarks	:	

Payment Instruction: Payee's Breakdown		
1	SMRT TAXIS PTE LTD	: \$ 2,200.00
		: \$

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 : CC3/EQI17024236/Swa3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 18-09-2019	
			Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SJS 7526K	Veh. Inspected	SHC 4073C	
Policy No.	DMPPHQ17-001277	Coverage (\$)	0.00	
Claim No.	DM17HO02937/JT	Excess (\$)	0.00	
Assign From		Assign Date	19/12/2017	
2. Vehicle Particulars & Condition				
Make & Model	TOYOTA PRIUS	c.c	1798	
Engine No.	HIDDEN	Year of Reg.	2013	
Chassis No.	JTDKN36U105699874	Colour	MAROON	
Odometer	468483	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	FAIR			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	195/65 R15	FALKEN	6 mm	
L/H Front Tyre	195/65 R15	FALKEN	6 mm	
R/H Rear Tyre	195/65 R15	FALKEN	6 mm	
L/H Rear Tyre	195/65 R15	FALKEN	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	16/12/2017	Inspection Date	19/12/2017	
Survey held at	SMRT AUTOMOTIVE SERVICES PTE LTD 60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		2 Working Days		

**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. SHC 4073C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	HEAD LAMP RH (DISC 10%)	SCRATCHED	945.20	850.68
1	NAME PLATE (HYBRID) (DISC 25%)	NECESSARY	51.90	38.92
1	FENDER LINER FRT/RH (DISC 25%)	TORN	171.70	128.77
1	CAP SUB-ASSY ,WHEEL (DISC 25%)	CUT	174.10	130.57
1	BUMPER SUPPORT F/RH	NOT NECESSARY	76.40	-
1	BUMPER FRT	TO REPAIR SEE LABOUR	482.00	-
1	FENDER FRT/RH	TO REPAIR SEE LABOUR	723.40	-
			2,624.70	1,148.94
<u>LABOUR</u>				
	PANEL BEATING & BODY WORK.INCLUSIVE OF THE REPAIR OF BUMPER FRT AND FENDER FRT/RH .		676.00	300.00
	SPRAY PAINT.		936.00	450.00
	TO APPLY RUST-PROOFING ON AFFECTED AREA.	NOT NECESSARY	100.00	-
	TO REPLACE SUNDRY PARTS.		100.00	20.00
	TO WASH AND VACUUM .	NOT NECESSARY	60.00	-
	TO CHECK WIRING AND SYSTEM FUNCTION.	NOT NECESSARY	80.00	-
			1,952.00	770.00
GRAND TOTAL			4,576.70	1,918.94
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				1,700.00

Report Ref No. CC3/EQ117024236/Swa3q2

YEANG WAI KEEN

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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

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