## Asher Sng (LKKAuto)

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

Sent: Monday, 22 January 2018 4:47 PM

To: Asher Sng (LKKAuto); Bazlin Ahmad

Cc: Vic (LKKAuto); Admin A

Subject: RE: Direct Settlement - Accident Involving SKQ61D (OI : EQI - TBA) AND SJG5573A (TP :

LKK REF - CC6/EQI17024276/ea3) on 21/12/2017

Dear Asher

Please proceed to reject TP claim.

Regards,

Janet Tan

Senior Executive | Claims



#### **EQ Insurance Company Limited**

S 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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you've got a friend

From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Monday, January 22, 2018 3:29 PM

To: Bazlin Ahmad <a href="mailto:bazlin.ahmad@eqinsurance.com.sg">bazlin.ahmad@eqinsurance.com.sg</a>; Janet Tan <a href="mailto:janet.tan@eqinsurance.com.sg">janet.tan@eqinsurance.com.sg</a>; Elaine Cheong <a href="mailto:elaine.cheong@eqinsurance.com.sg">elaine.cheong@eqinsurance.com.sg</a>; Elaine Cheong

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SKQ61D (OI: EQI - TBA) AND SJG5573A (TP: LKK REF -

CC6/EQI17024276/ea3) on 21/12/2017

Dear Sir/Madam,

We refer to the above matter.

TP reported that OI slowed down and filter to the right he did not managed to stop in time and collided into OI rear portion.

OI reported that TP collided into his rear left portion while he slow down to filter to the right.

Enclosed a copy of third party video for our easy reference.

The video clearly show that our insured slowed down to filter to the right due to oncoming vehicle, insured stopped to give way the other party.

Third party did not slow down upon seeing our insured intention and collided into the rear left portion of our insured vehicle.

In view of the above, we are intending to reject TP claim.

### For your approval/ comments/ instruction.

Thank You.

Best Regards.

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park; Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKKAuto)

Sent: Wednesday, 27 December 2017 6:45 PM

To: Bazlin Ahmad <bazlin.ahmad@eqinsurance.com.sg>

Cc: Asher Sng (LKKAuto) < AsherSng@lkkauto.com >; Vic (LKKAuto) < vicalpeh@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: Direct Settlement - Accident Involving SKQ61D (OI: EQI - TBA) AND SJG5573A (TP: LKK REF - CC6/EQI17024276/ea3) on 21/12/2017

#### WITHOUT PREJUDICE

Your ref: TBA LKK ref: CC6/EQI17024276/Sea3

Dear Sir/ Madam,

Enclosed revert of vehicle: SJG 5573A

Date of survey: 22.12.2017

Number of days: TBA

We have not authorized repairs.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- CCTV footage

"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)

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

Sent: Tuesday, 26 December, 2017 1:23 PM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Cc: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >; Vic (LKKAuto) < vicalpeh@lkkauto.com >; Admin A < admin-

a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SKQ61D (OI : EQI - TBA) AND SJG5573A (TP : LKK REF -

CC6/EQI17024276/ea3) on 21/12/2017

Dear Mei Kwan

Please find attached our insured GIA report.

Thank You.

Regards,

#### Lynn Ahmad

Executive | Claims



**EQ Insurance Company Limited** 

5 Maxwell Road #17-DD Tower Block MND Complex Singapore 069110 did 65 6496 9881 | tel 65 6223 9433 ext 881 | fax 65 6223 4190 www.eginsurance.com.sg



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you've got a friend

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

Sent: Friday, December 22, 2017 2:50 PM

To: Bazlin Ahmad

Cc: Asher Sng (LKKAuto); Vic (LKKAuto); Admin A

Subject: Direct Settlement - Accident Involving SKQ61D (OI : EQI - TBA) AND SJG5573A (TP : LKK REF -

CC6/EQI17024276/ea3) on 21/12/2017

### WITHOUT PREJUDICE

Dear Lynn,

We refer to the above matter.

This is a TP direct settlement case from M/s Automotive Repair Centre Pte Ltd - Woodlands.

Enclosed for your perusal is:

- Estimated cost of repair
- 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 Asher and she can be contacted at DID: 6841 6051.

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)

# Asher Sng (LKKAuto)

From:

Asher Sng (LKKAuto)

Sent:

Monday, 22 January 2018 5:57 PM

To:

'raymond@automotiverepaircentre.com.sg'

Cc:

Vic (LKKAuto); Admin A; 'Lin Shu Juan'

Subject:

RE: SJG5573A - TP Claim against SKQ61D \*\*\* LKK REF: CC6/EQI17024276/ea3

Attachments:

VidTrim\_8415.mp4; OI SKETCH PLAN.pdf

Without Prejudice

Hi Raymond,

We refer to the email below.

We attached here with a copy of our insured's accident statement for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client did not slow down upon seeing our insured intention and collided into the rear left portion of our insured vehicle.

We are of the opinion that BOLA 27 shall be applied and our insured is not liable for this accident.

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

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: raymond@automotiverepaircentre.com.sg [mailto:raymond@automotiverepaircentre.com.sg]

Sent: Thursday, 28 December 2017 3:48 PM

To: Sebastian Yeang (LKK Auto) <SebastianYeang@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher

Sng (LKKAuto) < Asher Sng@lkkauto.com>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; 'Lin Shu Juan'

<shujuan@automotiverepaircentre.com.sg>

Subject: RE: SJG5573A - TP Claim against SKQ61D \*\*\* LKK REF: CC6/EQI17024276/ea3

Dear Sebastian,

Please find completion photos and supplementary for our finalisation.

Dear Mei Kwan / Asher,

Further as per our client's video footage sent on 26/12/2017.

Please help us to update the outcome of investigation soonest before we discharge the vehicle on 29/12/2017.

Appreciated your help. Thank you.

Best Regards, Raymond Tan Automotive Repair Centre Pte Ltd 38 Woodlands Industrial Park E1 #05-18, Singapore 757700

Tel: +65 64688834 Fax: +65 64622278

From: raymond@automotiverepaircentre.com.sg [mailto:raymond@automotiverepaircentre.com.sg]

Sent: Tuesday, 26 December 2017 2:58 PM

To: 'Mei Kwan (LKKAuto)' < Meikwan@lkkauto.com >; 'Asher Sng (LKKAuto)' < AsherSng@lkkauto.com >

Cc: 'Vic (LKKAuto)' <vicalpeh@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'Lin Shu Juan'

<shujuan@automotiverepaircentre.com.sg>

Subject: RE: SJG5573A - TP Claim against SKQ61D \*\*\* LKK REF: CC6/EQI17024276/ea3

Dear Mei Kwan,

Please find attached video footage provided by our client SJG5573A.

Kindly update soonest possible.

Thank you.

Best Regards, Raymond Tan Automotive Repair Centre Pte Ltd 38 Woodlands Industrial Park E1 #05-18, Singapore 757700

Tel: +65 64688834 Fax: +65 64622278

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

Sent: Tuesday, 26 December 2017 1:46 PM

To: <a href="mailto:raymond@automotiverepaircentre.com.sg">raymond@automotiverepaircentre.com.sg</a>; Asher Sng (LKKAuto) < <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a> ; 'Lin Shu Juan'

<shujuan@automotiverepaircentre.com.sg>

Subject: RE: SJG5573A - TP Claim against SKQ61D \*\*\* LKK REF: CC6/EQI17024276/ea3

Dear Raymond,

We refer to the below email.

Please be informed that basing on the accident statements submitted by both party, the liability is unclear for the above mentioned case. Enclosed herewith is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request the CCTV / evidence in order to seek further instruction from our principal.

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)

From: Mei Kwan (LKKAuto)

Sent: Tuesday, 26 December, 2017 10:19 AM

To: raymond@automotiverepaircentre.com.sg; Asher Sng (LKKAuto) < AsherSng@lkkauto.com > Cc: Vic (LKKAuto) < vicalpeh@lkkauto.com >; Admin A < admin-a@lkkauto.com >; 'Lin Shu Juan'

<shujuan@automotiverepaircentre.com.sg>

Subject: RE: SJG5573A - TP Claim against SKQ61D \*\*\* LKK REF: CC6/EQI17024276/ea3

Dear Raymond,

Duly noted.

We will send a chaser to our principal.

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)

From: raymond@automotiverepaircentre.com.sg [mailto:raymond@automotiverepaircentre.com.sg]

Sent: Tuesday, 26 December, 2017 9:34 AM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >; Asher Sng (LKKAuto) < AsherSng@lkkauto.com >

Cc: Vic (LKKAuto) < vicalpeh@lkkauto.com >; Admin A < admin-a@lkkauto.com >; 'Lin Shu Juan'

<shujuan@automotiverepaircentre.com.sg>

Subject: RE: SJG5573A - TP Claim against SKQ61D \*\*\* LKK REF: CC6/EQI17024276/ea3

Dear Mei Kwan / Asher,

Please update us for your insured's report from your principal and liability detail, so we can advise our insured accordingly in order to expedite his vehicle repair.

Appreciated, Thank you.

Best Regards,

Raymond Tan
Automotive Repair Centre Pte Ltd
38 Woodlands Industrial Park E1
#05-18, Singapore 757700

Tel: +65 64688834 Fax: +65 64622278

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

Sent: Friday, 22 December 2017 2:54 PM

To: raymond@automotiverepaircentre.com.sg

Cc: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >; Vic (LKKAuto) < vicalpeh@lkkauto.com >; Admin A < admin-

a@lkkauto.com>

Subject: RE: SJG5573A - TP Claim against SKQ61D \*\*\* LKK REF: CC6/EQI17024276/ea3

Dear Raymond,

We refer to the below email.

Please be informed that we are currently pending for our insured's report from our principal.

Kindly note that for liability, claim negotiation and settlement, please contact Asher at 6841 6051.

Our respective case handler will look into the matter and revert to you in due course.

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)

From: Admin-D (LKKAuto)

Sent: Friday, 22 December, 2017 2:15 PM

To: raymond@automotiverepaircentre.com.sg; assignments <assignments@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: SJG5573A - TP Claim against SKQ61D

Dear Sir/Mdm,

Thank you for the assignment.

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

Best Regards, G.Nivitha | Admin LKK Auto Consultants Pte Ltd Phone: 6841-1972 | email: mailto:assignments@lkkauto.com | fax: 6256-4315

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

From: mailto:raymond@automotiverepaircentre.com.sg [mailto:raymond@automotiverepaircentre.com.sg]

Sent: Friday, 22 December, 2017 12:44 PM To: mailto:assignments@lkkauto.com

Cc: 'Lin Shu Juan'

Subject: SJG5573A - TP Claim against SKQ61D

Dear claim officer in charge,

My client of vehicle SJG5573A wants to make a third party claim against SKQ61D insured by EQ Insurance Company Ltd.

Attached are the accident report and estimate of repair , please let us know the liability detail and e.g. validity of the policy holder.

Please arrange survey soonest possible as vehicle at our workshop.

Thank you!

Best Regards, Raymond Tan Automotive Repair Centre Pte Ltd 38 Woodlands Industrial Park E1 #05-18, Singapore 757700

Tel: +65 64688834 Fax: +65 64622278