| 4.   |  |   |   |        |
|--|--|---|---|--------|
| 12.  | C TO TO TO                                       |   | N S/20- ILKK:   | :      |
| 10/5/2000                                  | CC /DAI1702                                      | 2691,1                                  | HUMY2 IDAC  |        |
| INS. CASE OWNER:                           | ASSIGNM  | IENT                                    | 1 1   |        |
| 10%  | Adrian DOI: ASSIGN                               | 3/1/32                                  | Date / Time:  |        |
| Surveyor:                                  | Doi:   | 1                                       | Registered in Merimen:                                  | - 1    |
| Pre-assign / CCU /                         | FFE  |   | Registered in steelment                                 | - 1    |
| Pre-assign / CCC/                          | SEM LAIGE  | 3                                       | . 74376   | 41.000 |
| Insured Vehicle No.                        | *  | Claim No.                               | :   |        |
| Name of Insured                            | i  | Policy No.                              |   | 7      |
| Insured Tel No.                            | : HP:  | Make / Model                            | 1   |        |
| Excess Sec II :S\$                         | D.O.A: V7 IV IX                                  | Place of Accide                         | nt :  |        |
| Is driver the owner?                       | ( YES / NO ) Nature of Accident :                | 100000000000000000000000000000000000000 |   |        |
| If NO, Driver Nam                          |  | OI GIA REPOR                            | T: YES / NO ; TP GIA REPORT: YES / NO                   |        |
| Driver Tel N                               |  | Insured Liability                       | 하게 되었다면 하는 아내는 아이들이 아내는 아이들이 되었다면 살아 있었다면 살아 있다면 살아 있다. |        |
|  |  | -                                       |   |        |
| SUP 131                                    | <u> </u>   | -                                       |   |        |
| INSRS:                                     | INSRS:   | INSRS:                                  | INSRS:<br>WSP:  |        |
| WSP: SN                                    | N WSP:   | WSP:<br>Tel:                            | Tel:  |        |
| Tel:<br>Liability:                         | Liability:                                       | Liability:                              | Liability:  |        |
| RMKS:                                      | RMKS:  | RMKS:                                   | RMKS:   |        |
| Date/Time                                  |  |   |   |        |
| 1.1.4                                      | act wal - a semple (-)                           | k .                                     | STAGE DATE/PIC  | _      |
| MAL  |  |   | Non-Reporting ltr (1st):<br>Non-Reporting ltr (2nd):    |        |
| 141  |  |   | Non-Reporting ltr (Final):                              | - 1    |
| , ,  |  | - Nc.                                   | Notification ltr (if non-pickup):                       |        |
| Latio                                      | Charan: Liability unclear. BOLA                  | A(0) 101m                               | Call OI:<br>After call ltr to OI:                       |        |
| 14/3/18 -                                  | ( Mar alat : Lithout Hy Dricas : BOCH            | 0/0/30/50.                              | Documentation Check List: Handler Typist                |        |
|  |  | 1 10 0010                               | Notification ltr (if non-pickup)                        |        |
|  | RECEIVED   | 3: 15/50 Z010                           | After call ltr to OI:                                   | 4      |
| N.   |  | V-                                      | Authorisation To Act:  Release Voucher:                 | + 1    |
| 2 2 2 2 1 3                                | Filepus to Shir Put to close (4                  | <b>(4)</b>                              | Final Repair Bill:                                      | 1      |
| 3/7/8                                      | That will be shown and to done                   | 1                                       | Car Rental Invoice:                                     |        |
| W  |  |   | Towing Invoice  | ]-     |
|  |  |   | LTA/GIA:  | -      |
|  |  |   | Medical Bill:   | 4-1    |
| - 27                                       | RECEIVED 0 5 JUL 2018                            |   | PIR: Mandate/Reject Instruction:                        | 1      |
|  |  |   | LOD   | i i    |
|  |  |   | Payment Breakdown Form:                                 |        |
| PRELIMINARY ADVICE                         | Date/Time: Sent By:                              |   | Post-Repair Photos:                                     | 4      |
|  |  |   | Others:   |        |
| FUNALIZATION                               | Date/Time: Confirm with:  S\$ ( days) Reduction: | %                                       | Confirm by:   |        |
| Repair Cost:                               | S\$ ( days) Reduction:  Date/Time: Confirm with  |   | Email Call  | - 2    |
| Plant Liability:                           | % (Agreed / Assessed) BOLA S/N No. :             |   | If NO or B 28, Ass. Lia:                                |        |
| Repair Cost:                               | SS   | 10                                      | t mewica  | - 1    |
| loss of Rental (LOR):                      | SS ( days)                                       |   | 12  | -      |
| Loss of Use (LOU):                         | SS (\$ x days)<br>SS (\$ x days)                 |   | 7/1/2,70  |        |
| Loss of Income (LOI):<br>LOZ only LOU only | LOR + LOU LOR + LOI Tick only one                |   |   |        |
| GIA "LTA Search                            | SS   |   | 6.  | Ti     |
| Medical:                                   | S\$  | . 160                                   | 1) Claim status; Normal/Reject/Private Settle           | 1      |
| Dispursement:                              | S\$ (e.g. Tow/ Independent                       | (1)                                     | 2) Report Format:                                       |        |
| Local Cost                                 | S\$ Global Sum S\$:                              |   | 14  |        |
| FINAL PAYMENT                              | Date/Time: Confirm with:                         |   | Email Call  |        |
| Payee I:                                   | SS Name 1:                                       |   |   |        |
| 1121my 2: (Strike if N.A.)                 | SS Name 2:                                       |   |   |        |
| Itis is a resulta if N A V                 | SS Name 3:                                       |   |   |        |

REF:



## 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

| 11 / 12                                  |                | Affiliated to Federation Interna                                      | COLUMN SERVICE LANGUAGE PART ACTUM | LATPANIANO. |
|--|----------------|---|------------------------------------|-------------|
| DIRECT ASIA INSURANCE (SINGAPORE) PL     |                | Ref : CC6/DAI17024691/Apb3  |                                    |             |
| 88 SOUTH BRIDGE ROAD<br>SINGAPORE 058716 |                | Date: 29-12-2017<br>Code: DAI   |                                    |             |
| 1.                                       |                | Policy Particula  | rs :- THIRD PARTY CLA              | IM          |
|  | Insured Veh.   | SKM 1916C   | Veh. Inspected                     | SLA 1710E   |
|  | Policy No.     |   | Coverage (\$)                      | 0.00        |
|  | Claim No.      |   | Excess (\$)                        | 0.00        |
|  | Assign From    |   | Assign Date                        | 29/12/2017  |
| 2.                                       |                | Vehicle Pa  | rticulars & Condition              |             |
|  | Make & Model   |   | c.c                                | 0           |
|  | Engine No.     | HIDDEN  | Year of Reg.                       |             |
|  | Chassis No.    |   | Colour                             |             |
|  | Odometer       | ¥   | Steering                           |             |
|  | Brakes         |   | Modification                       |             |
|  | General        |   |                                    |             |
| 3.                                       |                | Cond  | ditions of Tyres                   |             |
|  |                | Size  | Make                               | Balance     |
|  | R/H Front Tyre |   |                                    | mm          |
|  | L/H Front Tyre |   |                                    | mm          |
|  | R/H Rear Tyre  |   |                                    | mm          |
|  | L/H Rear Tyre  |   |                                    | mm          |
| 4.                                       |                | Descri  | ption of Damages                   |             |
| 5.                                       |                | Gene  | eral Information                   |             |
|  | Accident Date  | 23/12/2017  | Inspection Date                    | 28/12/2017  |
|  | Survey held at | at SM AUTOMOTIVE BLK C, 1 KAKI BUKIT AVENUE 6.#01-43 SINGAPORE 417883 |                                    |             |
|  |                |   |                                    |             |
| 5a.                                      |                |   | Remarks                            |             |
|  |                | ON WAS CONDUCTED ON A"V   |                                    |             |

Adrian LKL Direct Asia

28/12/2017

# SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883 Email: SM\_AUTOMOTIVE@HOTMAIL.COM Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No.: 53231488C

TAN BOON TECK
Blk C, 1 Kaki Bukit Ave 6
# 01-43
Singapore 417883

TP Direct Asia

Accident date: 23/12/2017

Estimated repair cost for vehicle no: SLA1710E SUBARU FORESTER 2.0 A '16

| S/n | Qty | Items                            | U/price | Amount   |
|-----|-----|----------------------------------|---------|----------|
| 1   | 1   | Rear Bumper 1955                 |         | \$640.30 |
| 2   | 10  | Rear Bumper Clip                 | \$6.50  | \$65.00  |
| 3   | 1   | Rear R/H Bumper Side Retainer 44 |         | \$26.30  |
| 4   | 1   | Rear R/H Rim &t                  |         | \$750.30 |
| 5   | 1   | Rear R/H Tyre wt                 |         | \$350.00 |
| 6   | 1   | Rear R/H Lower Arm Bed           |         | \$230.30 |
| 7   | 1   | Rear R/H Upper Arm Red           |         | \$480.00 |
| 8   | 1   | Rear R/H Knuckle Arm Best        |         | \$270.00 |
| 9   | 1   | Rear R/H Knuckle Arm Bearing A   |         | \$240.60 |
| 10  | 1   | Rear R/H Trailing Arm Best       |         | \$200.30 |
| 11  | 1   | Rear R/H Shock Absorber But      |         | \$340.30 |

Subtotal :- \$3,593.40

25118 SN 200 200944

## . Labour charges

| To remove & refit reverse sensor         |     | \$100.00      |
|--|-----|---------------|
| To remove & refit rear R/H undercarriage |     | \$380:00 220  |
| To check wheel alignment                 |     | \$150.00 80   |
| Tuff kote                                |     | \$150.00      |
| To check wiring                          |     | \$60.00 /     |
| Panel beating                            | 700 | \$600.00 200  |
| Spray painting                           |     | \$500.00 200. |

\$1,940.00 Subtotal :-

\$5,533.40

Cold 2909-44 1/5 23K.

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before latter spray punting
- 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:

# Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Singapore NRIC

Owner ID:

9361C

Vehicle Details

Vehicle No.:

SLA1710E

Vehicle to be Exported:

No

Intended De-registration Date:

26 Dec 2017

Vehicle Make:

SUBARU

Vehicle Model:

FORESTER 2.0XT CVT AWD SR

Primary Colour:

Silver

Manufacturing Year:

2015

Engine No.:

FA20100426N

Chassis No.:

JF1SJGK85FG062369

Maximum Power Output:

177.0 kW (237 bhp)

Open Market Value:

\$17,994.00

Original Registration Date:

22 Jan 2016

First Registration Date:

22 Jan 2016

Transfer Count:

1

Actual ARF Paid:

\$17,994.00

Intended PARF Rebate Details

PARF Eligibility:

Yes

PARF Eligibility Expiry Date:

21 Jan 2026

PARF Rebate Amount:

\$13,495.00

Intended COE Rebate Details

COE Expiry Date:

21 Jan 2026

COE Category:

B - Car above 1600cc or 97kW (130bhp)

COE Period(Years):

10

QP Paid:

\$60,001.00

COE Rebate Amount:

\$48,420.00

Total Rebate Amount:

\$61,915.00

The information contained herein is correct as at 26 Dec 2017

ОК

## Shu Pei (LKKAuto)

From:

Charandeep Singh <charandeep.singh@directasia.com>

Sent:

Wednesday, 14 March 2018 6:59 PM

To:

Shu Pei (LKKAuto)

Subject:

Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP:LKK

REF -CC6/DAI17024691/Apb3 ) on 23.12.2017

Attachments:

GIA report SKM1916C.PDF

Dear Shu Pei,

Liability unclear, Bola 9(e) applicable 50/50 for both parties.

#### Regards

Chinan Singh / Claims Specialist (Inect: +65 6603 3617

## DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, \$(058716) www.directasia.com



THE RESERVE THE PERSON NAMED IN

CONTROL OF ACCUSATION OF A SECURITY OF A SEC

From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Monday, March 12, 2018 11:51 AM

To: Motor Claims < motorclaims@directasia.com >; Claim < claim@directasia.com >

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

Subject: [EXT] RE: Direct Settlement - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI170Z4691/Apb3 ) on 23.12.2017

#### WITHOUT PREJUDICE REMINDER

Dear Sir / Madam,

We refer to the above matter.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shupei@likkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Tuesday, 20 February 2018 7:18 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

#### WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

TP estimated cost of repair

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Pei | Admirs

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shupeiglikkauto.com</u> | fax: 6741-4108 Illk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | 5(408933)

From: Shu Pei (LKKAuto)

Sent: Friday, 29 December 2017 3:05 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

#### WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We had inspected the vehicle SLA 1710E at M/s SM Automotive and the repairer would like to do direct settlement with Direct Asia Insurance (S) Pte Ltd.

Enclosed for your perusal is:

#### TP GIA report

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Bost Regards

Shu Pel | Admin

LKK Auto Consultants Pte Ltd

Phone: 6356-0055 | email: <u>shupei@tkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

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From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 24 March 2018 8:11 AM

To:

Charandeep Singh (charandeep.singh@directasia.com)

Cc:

Admin A

Subject:

RE: Our ref 74376 - Actident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E

(TP: LKK REF-CC6/DAI17024691/Apb3) on 23.12.2017

Attachments:

LKKInspection.pdf; LKKAdjustment1.pdf; LKK Survey Photos.pdf; LKK Resurvey

Photos.pdf; LOA.pdf

Without Prejudice

Hi Charan.

We refer to the above matter.

We seek your approval to offer Third Party repairer, SM Automotive at \$1,350.00(all-in). The breakdown is as follows: -

1. Cost of Repair

\$ 2,300,00

Loss of Use(4days x \$100.00)

\$ 400.00

\$ 2,700.00

@50% \$ 1,350.00

TOTAL \$ 1,350.00

Enclosed herewith the supporting document for your perusal.

#### For your approval please.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Wednesday, 14 March 2018 6:59 PM To: Shu Pei (LKKAuto) <shupei@lkkauto.com>

Subject: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Dear Shu Pei,

Liability unclear, Bola 9(e) applicable 50/50 for both parties.

Regards

From:

Charandeep Singh <charandeep.singh@directasia.com>

Sent:

Monday, 26 March 2018 11:08 AM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A

Subject:

RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND

SLA1710E (TP: LKK REF-CC6/DAI17024691/Apb3) on 23.12.2017

Dear Hsiao Tong,

Frefer to your proposal of settlement, please proceed to offer \$\$1.350.00.

#### Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



OCHONIA MITMA HIS NOTICE

CONFIDENTIALITY NOTICE: The empt (and any attachment) is introductionly for the attention of the authorises and may contain legally provinged and/or contain information in a creation of the authorise and may contain legally provinged and/or contains a formation of the authorise received, please perparently delete. The entering of contains and information and infor

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

Sent: Saturday, 24 March, 2018 8:11 AM

To: Charandeep Singh

Cc: Admin A

Subject: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

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\$ 400.00

\$ 2,700.00

@50% \$ 1.350.00

TOTAL \$ 1,350.00

Enclosed herewith the supporting document for your perusal.

## For your approval please.

Hest Regards.

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Uhi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Wednesday, 14 March 2018 6:59 PM
To: Shu Pei (LKKAuto) <shupei@lkkauto.com>

Subject: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

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Charan Singh / Claims Specialist Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Houd, 5(058716)

www.directasia.com



Charles without the state

COMPRENTANTY NOTICE: The enset part and any attachment is intended up to the effection of the artistance and may come morally previously analysis of control information. It is additional one to the ensemble property of th

From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Monday, March 12, 2018 11:51 AM

To: Motor Claims < motorclaims@directasia.com >; Claim < claim@directasia.com >

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

Subject: [EXT] RE: Direct Settlement - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

#### WITHOUT PREJUDICE REMINDER

Dear Sir / Madam,

We refer to the above matter.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Pell Admin

LKK Auto Consultants Pte Ltd.

Phone: 6366-0055 | email: <u>shupe@likkauto.com</u> | fax: 6741-4108 B/k 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Tuesday, 20 February 2018 7:18 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: Direct Settlement - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

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Please kindly advice liability soonest.

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Bost Regards,

Shu Peil Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shuper@fkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Friday, 29 December 2017 3:05 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

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Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Best Regards,

Shu Pei ( Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shupe:@lklauto.com</u> | fax: 6741-4108

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

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From:

Hsiao Tong (LKKAuto)

Sent:

Monday, 26 March 2018 5:34 PM

To: Cc: 'sm automotive'

Subject:

Chloe; Admin A RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF:

CC6/DAI17024691/Apb3

Attachments:

STATEMENT OF SKM 1916C.pdf

Without Prejudice

Hi.

We refer to the above matter.

Attached here with a copy of our insured accident report for your easy reference. We are of the opinion that Bola 9(e) is applicable for this matter. Both parties should exercise caution.

We have our principal instruction to offer as follows: -

Cost of Repair

\$ 2,300.00

Loss of Use (4days x \$100.00)

\$ 400.00

\$ 2,700.00

@50% \$ 1,350.00

TOTAL \$ 1,350.00

## Please 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."

Best Regards.

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: sm automotive [mailto:sm\_automotive@hotmail.com]

Sent: Friday, 23 March 2018 10:09 AM

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

Cc: Chloe <chloe@nhtmotor.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

From:

sm automotive <sm\_automotive@hotmail.com>

Sent:

Wednesday, 28 March 2018 5:59 PM

To:

Hsiao Tong (LKKAuto)

Cc: Subject: Chloe; Admin A SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF:

CC6/DAI17024691/Apb3

Attachments:

20171223 213147 E B.avi

Without Prejudice

Hi Hsiao Tong

Our client unable to accept your offer as 50% and appeal as 100%.

Enclosed video footage clearly showed that your insured had encroached into our client lane and caused accident happened.

Moreover, your insured did mentioned at GIA that his traveling from lane 1 and turned into lane 2, by right from lane 1 should turned into right most lane.

We hope that your good office can re-study/ re-asses this case.

Hope to receive your revise offer soon, thanks.

Regards,

## SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

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

Sent: Monday, March 26, 2018 5:34:24 PM

To: sm automotive Cc: Chloe; Admin A

Subject: RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi.

We refer to the above matter.

Attached here with a copy of our insured accident report for your easy reference. We are of the opinion that Bola 9(e) is applicable for this matter. Both parties should exercise caution.

From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 4 April 2018 1:51 PM

To:

'Charandeep Singh'

Cc:

Admin A

Subject:

RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND

SLA1710E (TP: LKK REF -CC6/DAI17024691/Apb3) on 23.12.2017

Attachments:

SLA 1710E vs SKM 1916C - TP VIDEO.mp4

Hi Charan,

We refer to the above matter.

Third party rejected our 50% offer and proposed for 100%.

Attached is a copy of video footage(rear) from third party for your easy reference.

Kindly let us have your instruction please.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Monday, 26 March 2018 11:08 AM

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

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

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP: LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Dear Hsiao Tong,

I refer to your proposal of settlement, please proceed to offer S\$1.350.00.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From:

Charandeep Singh < charandeep.singh@directasia.com>

Sent:

Friday, 6 April 2018 4:45 PM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A

Subject:

RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND

SLA1710E (TP: LKK REF -CC6/DAI17024691/Apb3) on 23.12.2017

#### Dear Hsiao Tong.

Third party has no basis to reject liability at 50/50.

Please inform third party that there was no lane making when making a turn as shown in the video, therefore Bola9(e)is applicable.

Please maintain offer.

#### Regards

Charon Singh / Claims Specialist

Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, 5(058716) www.directasia.com



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CONFIDENTIALITY NOTICE: The small part any article and of the relatively for the absence of the properties began produced for a confidence of the second of

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

Sent: Wednesday, 4 April, 2018 1:51 PM

To: Charandeep Singh

Cc: Admin A

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF

-CC6/DAI17024691/Apb3 ) on 23.12.2017

Hi Charan.

We refer to the above matter.

Third party rejected our 50% offer and proposed for 100%.

Attached is a copy of video footage (rear) from third party for your easy reference.

Kindly let us have your instruction please.

From:

Hsiao Tong (LKKAuto)

Sent:

Friday, 13 April 2018 8:06 AM

To:

sm automotive Chloe: Admin A

Subject:

RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF:

CC6/DAI17024691/Apb3

Without Prejudice

Hi.

We refer to the above matter.

Our principal had reviewed the matter and we regret to inform you that we have our principal instruction to maintain offer at \$1,350.00(all-in). There was no lane making when the vehicle was making a turn as shown in the video.

Kindly re-consider our offer.

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

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

Best Regards.

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 4 April 2018 1:52 PM

To: 'sm automotive' <sm\_automotive@hotmail.com>

Cc: Chloe <chloe@nhtmotor.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi.

Thank you for your video.

We have forwarded to our principal for further review.

We will get back to you once we receive instruction.

From:

sm automotive <sm\_automotive@hotmail.com>

Sent:

Monday, 23 April 2018 11:59 AM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A

Subject:

Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF:

CC6/DAI17024691/Apb3

Without Prejudice

Dear Hsiao Tong,

We had spoken to our customer regarding your offer of 50%.

However, our customer is unable to accept your offer as he is not at fault.

Customer had informed us that he will be proceeding with Fidrec for settlement.

We have no choice but to follow customer's decision.

Thank you for your understanding.

Regards,

## SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

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

Sent: Friday, April 13, 2018 8:06:08 AM

To: sm automotive Cc: Chloe; Admin A

Subject: RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi,

We refer to the above matter.

Our principal had reviewed the matter and we regret to inform you that we have our principal instruction to maintain offer at \$1,350.00(all-in). There was no lane making when the vehicle was making a turn as shown in the video.

Kindly re-consider our offer,

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

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

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 4 April 2018 1:52 PM

To: 'sm automotive' <sm\_automotive@hotmail.com>

Cc: Chloe <chloe@nhtmotor.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi,

Thank you for your video.

We have forwarded to our principal for further review.

We will get back to you once we receive instruction.

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

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

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: sm automotive [mailto:sm automotive@hotmail.com]

Sent: Tuesday, 3 April 2018 11:59 AM

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

Cc: Chloe <chloe@nhtmotor.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi Hsiao Tong

Refer our email dd28.03.18, please advice and revert, thanks.

Regards,

## SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

From: sm automotive < sm automotive@hotmail.com>

Sent: Wednesday, March 28, 2018 5:59:16 PM

To: Hsiao Tong (LKKAuto) Cc: Chloe; Admin A

Subject: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi Hsiao Tong

Our client unable to accept your offer as 50% and appeal as 100%.

Enclosed video footage clearly showed that your insured had encroached into our client lane and caused accident happened.

Moreover, your insured did mentioned at GIA that his traveling from lane 1 and turned into lane 2, by right from lane 1 should turned into right most lane.

We hope that your good office can re-study/ re-asses this case.

Hope to receive your revise offer soon, thanks.

Regards,

## SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

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

Sent: Monday, March 26, 2018 5:34:24 PM

To: sm automotive Cc: Chloe; Admin A

Subject: RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

#### Without Prejudice

Hi,

We refer to the above matter.

Attached here with a copy of our insured accident report for your easy reference. We are of the opinion that Bola 9(e) is applicable for this matter. Both parties should exercise caution.

We have our principal instruction to offer as follows: -

1. Cost of Repair \$ 2,300.00 2. Loss of Use(4days x \$100.00) \$ 400.00 \$ 2,700.00 \$ 1,350.00

TOTAL \$ 1,350.00

Please 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."

Best Regards.

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: sm automotive [mailto:sm automotive@hotmail.com]

Sent: Friday, 23 March 2018 10:09 AM

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

Cc: Chloe <chloe@nhtmotor.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi Hsiao Tong

Contents noted with thanks.

Regards,

SM AUTOMOTIVE

1 Kaki Bukit Ave 6

Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

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

Sent: Friday, March 23, 2018 10:04:12 AM

To: sm automotive Cc: Chloe; Admin A

Subject: RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi,

We are seeking instruction from our principal and will get back to you asap.

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

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

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: sm automotive [mailto:sm automotive@hotmail.com]

Sent: Friday, 23 March 2018 9:55 AM

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

Cc: Chloe <chloe@nhtmotor.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi Hsiao Tong

Refer our email dd 16.03 for ask offer but till date has no heard from you.

Please advice and revert, thanks.

Regards,

SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

From: sm automotive <sm automotive@hotmail.com>

Sent: Friday, March 16, 2018 2:43:52 PM

To: Hsiao Tong (LKKAuto)
Cc: Chloe; Admin A

Subject: Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi Hsiao Tong

Please advice your offer and revert for close case, thanks.

Regards,

## SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

From: sm automotive < sm automotive@hotmail.com>

Sent: Saturday, March 10, 2018 9:53:56 AM

To: Hsiao Tong (LKKAuto)
Cc: Chloe; Admin A

Subject: Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi Hsiao Tong

Contents noted with thanks.

Hope to receive your offer soon for close case, thanks.

Regards,

## SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

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

Sent: Saturday, March 10, 2018 8:52:44 AM

To: sm automotive

Cc: Chloe; Admin A

Subject: RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Hi,

We refer to your below email.

We are pending for instruction from our principal.

We will follow up and get back to you.

By copy to Shu Pei,

Kindly assist to check. CC6/DAI17024691/Apb3

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: sm automotive [mailto:sm automotive@hotmail.com]

Sent: Friday, 9 March 2018 11:58 AM

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

Cc: Chloe <chloe@nhtmotor.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM

Without Prejudice

Hi Hsiao Tong

Please advice your offer and revert, thanks.

Regards,

## SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883

Tel: 6747 9241 Fax: 6741 7276

From: sm automotive <sm automotive@hotmail.com>

Sent: Friday, March 2, 2018 1:40:04 PM

To: Admin A

Subject: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM

Dear Motor Claims Department,

Enclosed LOD and supporting documents for your reference. Please kindly advise officer in charge and hope to receive offer soon. Thank you.

Regards,

## SM AUTOMOTIVE

1 Kaki Bukit Ave 6 Blk C #01-43 Singapore 417883 Tel: 6747 9241 Fax: 6741 7276

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 24 April 2018 8:56 AM

To:

'Charandeep Singh'

Cc:

Admin A

Subject:

RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND

SLA1710E (TP: LKK REF -CC6/DAI17024691/Apb3) on 23.12.2017

Hi Charan,

We refer to your below email.

We have maintained our offer at 50% as per instruction. However third party repairer rejected our offer as their client insisted that he is not at fault. Third party claimant will proceed with FIDREC for resolution. Kindly refer to the screenshot below for your perusal.

Kindly let us have your instruction.



Mark 23/4/2015 11:59 AM

sm automotive <sm\_automotive@notmail.com>

Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM "LKK REF: CC6/DA117024691/Apb3

Tell House Tong (DXXAuto)

CI El Admin A

Without Prejudice

Dear Hsiao Tong,

We had spoken to our customer regarding your offer of 50%. However, our customer is unable to accept your offer as he is not at fault.

Customer had informed us that he will be proceeding with Fidrec for settlement.

We have no choice but to follow customer's decision.

Thank you for your understanding.

Regards,

SM AUTOMOTIVE

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From:

Hsiao Tong (LKKAuto)

Sent:

Friday, 18 May 2018 12:22 PM

To:

'sm automotive'

Cc:

Admin A

Subject:

RE: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF:

CC6/DAI17024691/Apb3

#### Without Prejudice

Hi.

We refer to the above matter.

As per our principal instruction, we would like to request a copy of front camera video footage for our review.

Appreciate an early reply.

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

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

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: sm automotive [mailto:sm\_automotive@hotmail.com]

Sent: Monday, 23 April 2018 11:59 AM

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

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

Subject: Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM \*LKK REF: CC6/DAI17024691/Apb3

Without Prejudice

Dear Hsiao Tong,

From:

Charandeep Singh < charandeep.singh@directasia.com>

Sent:

Monday, 7 May 2018 3:51 PM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND

SLA1710E (TP: LKK REF -CC6/DAI17024691/Apb3 ) on 23.12.2017

#### Dear Hsiao Tong,

Based on the video footage, it cannot be seen clearly on who is the party at fault and it appears as both parties are equally liable.

Could you request the third party to provide us the front video footage as well.

#### Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, 5(058716)

www.directasia.com



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CONFIDENTIALITY NOTICE: This email (and are officented) is intended only for the attribution of the addressee and may contain legally privileged uniform containing an expension of the addressee and may contain legally privileged uniform containing and containing an expension of you are not me intended recipient, please permanently define the containing and contain

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

Sent: Monday, 7 May, 2018 3:44 PM

To: Charandeep Singh

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF

-CC6/DAI17024691/Apb3 ) on 23.12.2017

Hi Charan,

Attached video from third party.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, ≠02-25 | S(408933) From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 24 April 2018 8:56 AM

To: 'Charandeep Singh' <charandeep.singh@directasia.com>

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

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP: LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Hi Charan.

We refer to your below email.

We have maintained our offer at 50% as per instruction. However third party repairer rejected our offer as their client insisted that he is not at fault. Third party claimant will proceed with FIDREC for resolution. Kindly refer to the screenshot below for your perusal.

Kindly let us have your instruction.



Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Friday, 6 April 2018 4:45 PM

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

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

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI-TBA) AND SLA1710E (TP: LKK REF-

CC6/DAI17024691/Apb3 ) on 23.12.2017

Dear Hsiao Tong.

Third party has no basis to reject liability at 50/50.

Please inform third party that there was no lane making when making a turn as shown in the video, therefore Bola9(e)is applicable.

Please maintain offer.

#### Regards

Charan Singh / Claims Specialist Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, 5(058716) www.directasia.com



CONTRIBENTIAL OF MEDICE

CONFIDENTIAUTY NOTICE: This email (and any attachment) is extended only for the attended of the addresses and may contain legally provinged and/or confidential information. Its unauthorned use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delice this original, distroy all copies and inform the secider by return email. Thank you. An email roply to this address may be subject to intercepting or mostocing for operational resonance for lawful business principles. Direct Anal Insurance (Samppoint) No. (14 Company Not. 2008/24) 1101

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

Sent: Wednesday, 4 April, 2018 1:51 PM

To: Charandeep Singh

Cc: Admin A

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF

-CC6/DAI17024691/Apb3 ) on 23.12.2017

Hi Charan,

We refer to the above matter.

Third party rejected our 50% offer and proposed for 100%.

Attached is a copy of video footage (rear) from third party for your easy reference.

Kindly let us have your instruction please.

Best Regards,

Hsiao Tong, Chew | Case Handler

#### LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Monday, 26 March 2018 11:08 AM

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

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

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI-TBA) AND SLA1710E (TP: LKK REF-

CC6/DAI17024691/Apb3 ) on 23.12.2017

Dear Hsiao Tong,

I refer to your proposal of settlement, please proceed to offer \$\$1.350.00.

#### Regards

Charan Singh / Claims Specialist Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, 5(058716)

www.directasia.com



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

Sent: Saturday, 24 March, 2018 8:11 AM

To: Charandeep Singh

Cc: Admin A

Subject: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Without Prejudice

Hi Charan.

We refer to the above matter.

We seek your approval to offer Third Party repairer, SM Automotive at \$1,350.00(all-in). The breakdown is as follows: -

1. Cost of Repair Loss of Use(4days x \$100.00) \$ 2,300.00 \$ 400.00

\$ 2,700.00

@50% \$ 1,350.00

TOTAL \$ 1,350.00

Enclosed herewith the supporting document for your perusal.

## For your approval please.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Wednesday, 14 March 2018 6:59 PM To: Shu Pei (LKKAuto) <shupei@lkkauto.com>

Subject: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Dear Shu Pei,

Liability unclear, Bola 9(e) applicable 50/50 for both parties.

#### Regards

Charan Singh / Claims Specialist Direct: +65 6603 3617

#### DirectAsia Insurance

Custamer Service: +65 6665 5555 Retail: 88 South Bridge Road, 5(058716)

www.directasia.com



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From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Monday, March 12, 2018 11:51 AM

To: Motor Claims < motorclaims@directasia.com >; Claim < claim@directasia.com >

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

Subject: [EXT] RE: Direct Settlement - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF - CC6/DAI17024691/Apb3 ) on 23.12.2017

WITHOUT PREJUDICE RE

REMINDER

Dear Sir / Madam,

We refer to the above matter.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <a href="mailto:shupei@lkkauto.com">shupei@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Shu Pei (LKKAuto)

Sent: Tuesday, 20 February 2018 7:18 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

#### WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

TP estimated cost of repair

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Peil Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Bik 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Friday, 29 December 2017 3:05 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF - CC6/DAI17024691/Apb3 ) on 23.12.2017

#### WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We had inspected the vehicle SLA 1710E at M/s SM Automotive and the repairer would like to do direct settlement with Direct Asia Insurance (S) Pte Ltd.

Enclosed for your perusal is: - TP GIA report

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <a href="mailto:shuper@likkauto.com">shuper@likkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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# **SM AUTOMOTIVE**

Our Ref

: SLA1710E

Your Ref

: SKM1916C

DirectAsia.com Singapore 88 South Bridge Road Singapore 058716

Date

: 02<sup>nd</sup> March 2018

Block 1Kaki Bukit Avenue 6

#01-43

Singapore 417883 Tel: (65) 6747 9241 Fax: (65) 67417276

Dear Sirs.

# RE: Accident Involving SLA1710E & SKM1916C ON 23.12.2017 Along Exit 10 After Tpe(Sengkang East Rd) At 21:30HRS

We are instructed by **TAN BOON TECK** to claim damages and losses against you in connection with the above-captioned road traffic accident which our client's vehicle **SLA1710E** was damaged by vehicle **SKM1916C** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

1) Repair Costs

2) Loss of Use for 4 days (3 + 1 weekend)

\$ 2,300.00

\$ 400.00

\$ 2,700.00

A copy each of the following supporting documents is enclosed :-

- Accident report of our client
- Final repair bill
- LTA Receipt SKM1916C

Please let us have your cheque for the sum of \$2,700.00 made payable to us ,SM AUTOMOTIVE in the next 14 days

Yours faithfully,

SM AUTOMOTIVE

# SM &UTOMOTIVE

Block C. 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883 Email: SM\_AUTOMOTIVE@HOTMAIL.COM Tel: (65) 6747 9241 Fax: (65) 6741 7276 RCB No.: 53231488C

# TAX INVOICE

Directasia.com Singapore

Invoice No : SMPI1803-0007

88 South Bridge Road

Date : 02-Mar-18

Singapore

Singapore 058716 Date of Accident : 23-Dec-17

Vehicle No. : SLA1710E

Client:

TAN BOON TECK

Model Type : Subaru Forester

| Description          |       | Amount   |
|----------------------|-------|----------|
| Lump Sum Repair Cost |       | 2,300.00 |
|                      | Total | 2,300.00 |

SIN DOLLARS: TWO THOUSAND THREE HUNDRED ONLY



# LETTER OF AUTHORISATION

### SM AUTOMOTIVE

Kaki Bukit Avenue 6 Blk 1 #01-43 Singapore 417883

| Dear Sir,  |  |                                      |
|--|--|--------------------------------------|
| Accident on  | 23/12/17, 2130   |                                      |
| Involving Vehicles   | SCHITTOE, SKM1916C   |                                      |
| Along  | EXIT 10 Ofter EXITING TPE (S   | rengicang)                           |
| I/We, the registered of<br>have involved in the a  | owner/driver of vehicle registration no:<br>bove accident.                                   | SCAITTOE                             |
| I/We hereby authorize  | SM AUTOMOTIVE to commence rep  | pairs of the said vehicle forthwith. |
| solicitor,   |  | on my/our behalf in respect of the   |
|  | applicable, my/our solicitors shall accept the<br>emed compensated direct to you after deduc |                                      |
| I/We undertake to co-  | operate fully with you and our solicitors to e   | nsure that claim is successful.      |
| and the state of t | ou to sign all discharge vouchers/indemnit<br>e claim in my/our absence.                     | y forms and all necessary papers in  |
| Your kind co-operatio  | on in this matter will be much appreciated.  |                                      |
| Yours truly,   |  |                                      |
| 72   |  |                                      |
| Owner's Signature  |  |                                      |
| (Company's stamp if  | applicable)  |                                      |
| Name:  |  |                                      |
| NRIC No.:  | =======================================  |                                      |
| Date:  |  |                                      |

## Assignment

| То:               | SM Automotive                            | (              | Workshop)  |                                   |  |
|-------------------|--|----------------|--|-----------------------------------|--|
| In consideration  | for your agreemer                        | it to repair m | y motor vehicle r  | egistration no.                   | SLAITIOE   |
| and to defer de   | manding for pay                          | ment of the    | cost of repair,  | I/we the unders                   | igned do hereby  |
|                   | n absolutely to yo<br>s (including legal |                | AND A STANDARD CONTRACTOR OF THE CONTRACTOR OF T | A CAME OF BALL HOLDERS CONTROL OF | service and the service and th |
|                   | the parties so en                        |                |  |                                   |  |
| consultants).     |  |                |  |                                   |  |
| I/We further cor  | ifirm that paymen                        | nt to you on   | ly or to any pers  | son authorised b                  | y you to receive   |
| payment shall co  | onstitute a good                         | and effectual  | discharge of the   | obligations by                    | any party of the   |
| aforesaid proceed | ls of my/our clain                       | ı(s).          |  |                                   |  |
| I/We authorise yo | ou expressly to gi                       | ve notice of t | his assignment to  | the party concer                  | ned.   |
| I/We confirm that | t by this assignme                       | ent, I/we shal | l not be entitled i  | n law to receive                  | any payment. If  |
| cheque is sent to | o me/us, I/we sh                         | all return sa  | me to the sender   | as I/we am/are                    | e precluded fron   |
| accepting any pay | yment.                                   |                |  |                                   |  |
| Dated this        | . 28                                     | _day of        | 12   | 20_/7                             |  |
| Signature         | <u></u>                                  | 92             |  |                                   |  |
| Name              | : <u>T</u> a                             | N BOON         | Teck   |                                   |  |
| ID No.            | :  | 77093          | 616  |                                   |  |
| Address           | .0                                       |                |  |                                   |  |
| Witness Signatur  | e :                                      | A              |  |                                   |  |
| Witness Name      |  | how yu         | e you  |                                   |  |

Witness ID

Witness Address

#### Hsiao Tong (LKKAuto)

From:

Charandeep Singh <charandeep.singh@directasia.com>

Sent:

Tuesday, 3 July 2018 1:36 PM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND

SLA1710E (TP: LKK REF -CC6/DAI17024691/Apb3 ) on 23.12.2017

#### Dear Hsiao Tong

Please note that the matter was settled at Fidrec. Please close your file and submit your bill.

#### Regards

Charan Singh / Claims Specialist Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



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

Sent: Wednesday, 27 June, 2018 2:42 PM

To: Charandeep Singh

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF

-CC6/DAI17024691/Apb3 ) on 23.12.2017

Hi Charan,

Further to our below email.

Kindly let us have your instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

#### LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 23 May 2018 3:17 PM

To: 'Charandeep Singh' <charandeep.singh@directasia.com>

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP: LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Hi Charan.

Attached is a copy of video (Front camera) from third party as requested.

Kindly let us have your instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Monday, 7 May 2018 3:51 PM

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

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI-TBA) AND SLA1710E (TP: LKK REF-

CC6/DAI17024691/Apb3 ) on 23.12.2017

Dear Hsiao Tong,

Based on the video footage, it cannot be seen clearly on who is the party at fault and it appears as both parties are equally liable.

Could you request the third party to provide us the front video footage as well.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555



#### CONTRENDADIVADORS

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

Sent: Monday, 7 May, 2018 3:44 PM

To: Charandeep Singh

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF

-CC6/DAI17024691/Apb3 ) on 23.12.2017

Hi Charan.

Attached video from third party.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 24 April 2018 8:56 AM

To: 'Charandeep Singh' < charandeep.singh@directasia.com>

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

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP: LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Hi Charan.

We refer to your below email.

We have maintained our offer at 50% as per instruction. However third party repairer rejected our offer as their client insisted that he is not at fault. Third party claimant will proceed with FIDREC for resolution. Kindly refer to the screenshot below for your perusal.

Kindly let us have your instruction.

SA

580K 23/4/2018 31/59 AM

ym automotive ksm automotive@hotmail.com>

Re: SLA1710E CLAIMING SKM1916C DOA 23.12.17 SM 'LKK REF: CC6/DA117024691/Apb3

To Have Tong (JAXAUTS)

Cc El Admin A

Without Prejudice

Dear Hsiao Tong,

We had spoken to our customer regarding your offer of 50%, However, our customer is unable to accept your offer as he is not at fault. Customer had informed us that he will be proceeding with Fidrec for settlement. We have no choice but to follow customer's decision.

Thank you for your understanding.

Regards,

#### SM AUTOMOTIVE

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Friday, 6 April 2018 4:45 PM

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

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

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP: LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Dear Hsiao Tong.

Third party has no basis to reject liability at 50/50.

Please inform third party that there was no lane making when making a turn as shown in the video, therefore Bola9(e)is applicable.

Please maintain offer.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, 5(058716)

www.directasia.com



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

Sent: Wednesday, 4 April, 2018 1:51 PM

To: Charandeep Singh

Cc: Admin A

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF

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We refer to the above matter.

Third party rejected our 50% offer and proposed for 100%.

Attached is a copy of video footage(rear) from third party for your easy reference.

Kindly let us have your instruction please.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Monday, 26 March 2018 11:08 AM

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

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

Subject: RE: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP: LKK REF -

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I refer to your proposal of settlement, please proceed to offer \$\$1.350.00.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

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Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, 5(058716)

www.directasia.com



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

Sent: Saturday, 24 March, 2018 8:11 AM

To: Charandeep Singh

Cc: Admin A

Subject: [EXT] RE: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

Without Prejudice

Hi Charan.

We refer to the above matter.

We seek your approval to offer Third Party repairer, SM Automotive at \$1,350.00(all-in). The breakdown is as follows: -

1. Cost of Repair \$ 2,300.00 2. Loss of Use(4days x \$100.00) \$ 400.00 \$ 2,700.00 **@50**% \$ 1,350.00

TOTAL \$ 1,350.00

Enclosed herewith the supporting document for your perusal.

#### For your approval please.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Wednesday, 14 March 2018 6:59 PM
To: Shu Pei (LKKAuto) <shupei@lkkauto.com>

Subject: Our ref 74376 - Accident Involving SKM1916C (OI :DAI - TBA) AND SLA1710E (TP : LKK REF - CC6/DAI17024691/Apb3 ) on 23.12.2017

Dear Shu Pei,

Liability unclear, Bola 9(e) applicable 50/50 for both parties.

#### Regards

Charan Singh / Claims Specialist Direct: +65 6603 3617

#### DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, 5(058716)

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From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Monday, March 12, 2018 11:51 AM

To: Motor Claims < motorclaims@directasia.com >; Claim < claim@directasia.com >

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

Subject: [EXT] RE: Direct Settlement - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP: LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

#### WITHOUT PREJUDICE REMINDER

Dear Sir / Madam,

We refer to the above matter.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shupei@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Tuesday, 20 February 2018 7:18 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: Direct Settlement - Accident Involving SKM1916C (OI:DAI-TBA) AND SLA1710E (TP: LKK REF-CC6/DAI17024691/Apb3) on 23.12.2017

#### WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

TP estimated cost of repair

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Friday, 29 December 2017 3:05 PM

To: motorclaims@directasia.com; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: Direct Settlement - Accident Involving SKM1916C (OI:DAI - TBA) AND SLA1710E (TP: LKK REF -

CC6/DAI17024691/Apb3 ) on 23.12.2017

#### WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We had inspected the vehicle SLA 1710E at M/s SM Automotive and the repairer would like to do direct settlement with Direct Asia Insurance (S) Pte Ltd.

Enclosed for your perusal is:

TP GIA report

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Best Regards,

Shu Pei | Admin

#### LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <a href="mailto:shupe@lkkauto.com">shupe@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | 5(408933)

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## 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

|  | THE REAL PROPERTY.              | Affiliated to Federation Interna   | ationale Des Experts En Autom                  | nobile             |
|--|---------------------------------|--|--|--------------------|
| DIR                                      | ECT ASIA INSURA                 | ANCE (SINGAPORE) PL  | Ref : CC6/DAI17024                             | 691/Apb3q2         |
| 88 SOUTH BRIDGE ROAD<br>SINGAPORE 058716 |                                 | Date: 05-07-2018<br>Code: DAI  |  |                    |
| 1.                                       | STORE OF                        | Policy Particula   | rs :- THIRD PARTY CLAI                         | M                  |
|  | Insured Veh.                    | SKM 1916C  | Veh. Inspected                                 | SLA 1710E          |
|  | Policy No.                      |  | Coverage (\$)                                  | 0.00               |
|  | Claim No.                       | 74376  | Excess (\$)                                    | 0.00               |
|  | Assign From                     |  | Assign Date                                    | 28/12/2017         |
| 2.                                       |                                 | Vehicle Pa   | rticulars & Condition                          |                    |
|  | Make & Model                    | SUBARU FORESTER  | c.c  | 1998               |
|  | Engine No.                      | HIDDEN   | Year of Reg.                                   | 2016               |
|  | Chassis No.                     | JF1SJGK85FG062369  | Colour   | SILVER             |
|  | Odometer                        | 34016  | Steering                                       | IN ORDER           |
|  | Brakes                          | IN ORDER   | Modification                                   | SPORTS RIM         |
|  | General                         | GOOD   |  |                    |
| 3.                                       |                                 | Cond   | ditions of Tyres                               |                    |
|  |                                 | Size   | Make   | Balance            |
|  | R/H Front Tyre                  | 245/50 R18   | PIRELLI  | 6 mm               |
|  | L/H Front Tyre                  | 245/50 R18   | PIRELLI  | 6 mm               |
|  | R/H Rear Tyre                   | 245/50 R18   | PIRELLI  | 6 mm               |
|  | L/H Rear Tyre                   | 245/50 R18   | PIRELLI  | 6 mm               |
| 4.                                       | Luse of Elopis                  | Descrip  | ption of Damages                               |                    |
|  | THE VEHICLE SU                  | STAINED DAMAGES AT THE   | O/S BODY,                                      |                    |
| 5.                                       |                                 |  | eral Information                               |                    |
|  | Accident Date                   | 23/12/2017   | Inspection Date                                | 28/12/2017         |
|  | Survey held at                  | SM AUTOMOTIVE  |  |                    |
|  |                                 | BLK C, 1 KAKI BUKIT AVENU  | JE 6 #01-43 SINGAPORE 41                       | 7883               |
| 5a.                                      |                                 | The state of the s | Remarks  | 计分类图 7500          |
|  | A)THE INSPECTION B)IN ACCORDANG | ON WAS CONDUCTED ON A"V<br>CE TO YOUR INSTRUCTIONS,  | VITHOUT PREJUDICE" BAS<br>WE HAVE NOT AUTHORIS | IS.<br>ED REPAIRS. |
| 5b.                                      |                                 | Estima   | te Days of Repair                              |                    |
|  | ESTIMATED NOR                   | MAL PERIOD FOR REPAIR:   | 3 Working Day                                  | s                  |



## LKK Auto Consultants Pte Ltd

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

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Page No.:1 of 2

#### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLA 1710E

| ty | Description of Parts                                  | Condition               | Estimate By<br>Workshop (\$)) |          |
|----|---|-------------------------|-------------------------------|----------|
|    | REPLACEMENT OF PARTS                                  |                         | 1                             |          |
| 1  | REAR BUMPER   | TO REPAIR SEE<br>LABOUR | 640.30                        | 8        |
| 10 | REAR BUMPER CLIP @\$6.50                              | NOT NECESSARY           | 65.00                         | 74       |
| 1  | REAR R/H BUMPER SIDE RETAINER                         | NOT NECESSARY           | 26.30                         |          |
| 1  | REAR R/H RIM  | CUT                     | 750.30                        | 750.30   |
| 1  | REAR R/H LOWER ARM                                    | BENT                    | 230.30                        | 230.30   |
| 1  | REAR R/H UPPER ARM                                    | BENT                    | 480.00                        | 480.00   |
| 1  | REAR R/H KNUCKLE ARM                                  | BENT                    | 270.00                        | 270.00   |
| 1  | REAR R/H KNUCKLE ARM BEARING                          | NECESSARY               | 240.60                        | 240.60   |
| 1  | REAR R/H TRAILING ARM                                 | BENT                    | 200.30                        | 200.30   |
| 1  | REAR R/H SHOCK ABSORBER                               | BENT                    | 340.30                        | 340.30   |
|    | LESS 20% DISCOUNT                                     |                         | :-                            | -502.36  |
|    |   |                         | 3,243.40                      | 2,009.44 |
|    | SPECIAL NETT ITEMS                                    |                         |                               |          |
| 1  | REAR R/H TYRE (SN)                                    | CUT                     | 350.00                        | 200.00   |
|    |   |                         | 350.00                        | 200.00   |
|    | LABOUR  |                         |                               |          |
|    | TO REMOVE & REFIT REVERSE SENSOR.                     | NOT NECESSARY           | 100.00                        | -        |
|    | TO REMOVE & REFIT REAR R/H UNDERCARRIAGE.             |                         | 380.00                        | 220.00   |
|    | TO CHECK WHEEL ALIGNMENT.                             |                         | 150.00                        | 80.00    |
|    | TUFF KOTE.  | NOT NECESSARY           | 150.00                        |          |
|    | TO CHECK WIIRNG.                                      | NOT NECESSARY           | 60.00                         | -        |
|    | PANEL BEATING INCLUSIVE OF THE REPAIR OF REAR BUMPER. |                         | 600.00                        | 200.00   |
|    | SPRAY PAINTING.                                       |                         | 500.00                        | 200.00   |
|    |   |                         |                               |          |
|    |   |                         | 1,940.00                      | 700.00   |
|    | GRAND TOTAL   | 1                       | 5,533.40                      | 2,909.44 |

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| RECOMMENDED COST OF LUMP SUM REPAIRS | THE PROPERTY OF | 2,300.00 |
|--------------------------------------|-----------------|----------|
| (TO ITS PRE-ACCIDENT CONDITION)      |                 |          |

Report Ref No. CC6/DAI17024691/Apb3q2



ADRIAN LING WAI PING

B.Eng, AMSOE, AMIRTE, AMSAE-A, M. MATAI

Licensed Appraiser

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