

Our Ref : CC18010646/ SHC7183Z/JW(st)

Your Ref :

Date : 12-Feb-18

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

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHC7183Z YOUR INSURED FBM5706Y
AND OTHER 2 VEHICLES ON 21.01.18**

We are the authorised repair workshop for Citycab Pte Ltd, the owner of motor Vehicle No :
SHC7183Z which was involved in the captioned accident with your insured vehicle.
The vehicle owner and the taxi driver concerned have requested and authorized us to assist
them in presenting their claims against the party responsible for all applicable matters
arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : **FBM5706Y**
we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 8,806.89
2	6 days Loss of Rental @ \$ 125.00 per day	\$ 750.00
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	LTA / GIA Search Fees	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing / Medical / Transportation Fees	\$ -
Sub Total :		\$ 9,564.38

HIRER'S CLAIM

7	6 days Loss of Income @ \$ 80.00 per days	\$ 480.00
Total Claims :		\$ 10,044.38

We enclosed herewith the following documents to support the claims: -

- a) Original repair bill and photocopies of photographs : 4 pcs.
- b) LTA search slip/s of : FBM5706Y
- c) GIA / Police report/s of : SHC7183Z
- d) Letter of authority from owner / hirer / operator
- () Witness statement/s () Towing/Medical bill/receipts () Certificate of Insurance
- (X) Photograph/s of Accident Scer (x) Downtime/Mileage record (x) Rental Rate letter

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

Jim Wong

Deputy Manager

CDGE Claims Department

Tel : 6214 8374 Fax: 6214 1843 Email : jimwong@cdge.com.sg

This is a computer generated letter. No signature is required.

COMFORTDELGRO
ENGINEERING

CDGE Taxi Claims Dept

59 Loyang Drive 4th Fl
Singapore 508969
ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No. 199506049W

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
501 Yishun Industrial Park A
Singapore 768732

A member of

COMFORTDELGRO





Auto
Consultants
Pte Ltd

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

Our Ref: CC3/EQI18001428/K1pa3

14 NOV 2018

ZHANG JUNWEI
BLK 672A KLANG LANE
#19-109
SINGAPORE 211672

Dear Sir/Madam,

ACCIDENT INVOLVING FBM 5706Y AND SHC 7183Z ON 21/01/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from SHC 7183Z against your insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SHC 7183Z. Third party (SHC 7183Z) had submitted a copy of his video footage to support his version. As per video footage, we could observe third party (SHC 7183Z) was travelling straight within the lane, you lost control of your motorbike and your motorbike skidded fall in front of third party taxi and resulted the accident. As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next **10 days** i.e. **by 24/11/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third-Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

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

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

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING **I 40 SHC7183Z , FBM5706Y , SLL4274U ,... ON 21-Jan-18 14:10**
ALONG **PIE(CHANGI) AFT 13.5 KM SIGN**

I / We **AU WENG LOCK** (Hirer) NRIC No.: **S1484267E**

and/or (Relief) NRIC No.:

Taxi Number **SHC7183Z**

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date **22-Jan-2018**

Name of Hirer **AU WENG LOCK**
Hirer NRIC **S1484267E**

Signature :



Address **181 JELEBU ROAD #25-04**
670181

Contact No. **98760420**

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 1

8010325

RQ INSURANCE COMPANY LIMITED

#17-00 5 MAXWELL ROAD TOWER BLOCK
SINGAPORE SG 069110

CONTACT NO: 62239433

VEHICLE NO
SHC7183Z

INV. NO/DATE
91354770 31.01.2018

MAKE
HYUNDAI

JOB NO.
305109643

MODEL
I-40

ODOMETER READING

DATE OF REG
14.07.2016

DATE/TIME IN
21.01.2018 14:10

CHASSIS CODE
KMHLB41UMGU092399

Description : 3P 21.01.2018

S/No	Part No.		Qty	Unit Price	%Disc	Net
PART REQUISITION						
0001	28-01-0103-0007	(140)FRT DOOR LOGO CCTPL	1	75.00	0.00	75.00
0002	28-01-0103-0009	(140)REAR BOOT LOGO CCTPL	1	15.00	0.00	15.00
0003	28-01-0103-0010	(140)REAR BOOT TEL NUMBER	1	15.00	0.00	15.00
0004	02-01-0103-0053	I40VC MUFFLER ASSY-LH	1	954.00	20.00	763.20
0005	02-01-0103-0086	I40VC PIPE-EXHAUST FR	1	1,150.30	20.00	920.24
0006	02-01-0103-0078	I40VC MUFFLER ASSY-FRT	1	263.43	20.00	210.74
0007	02-01-0103-0055	I40VC PROTECTOR-HEAT RR L	1	58.55	20.00	46.84
0008	04-01-0103-2292	I40V3 COVER-FR BUMPER#	1	562.30	20.00	449.84
0009	04-01-0103-2164	I40V3 GRILLE ASSY-RADIATO	1	294.35	20.00	235.48
0010	04-01-0103-0782	I40V2 LAMP ASSY-HEAD RH#	1	1,388.00	20.00	1,110.40
0011	04-01-0103-0573	I40VC PANEL-FENDER RH#	1	619.00	20.00	495.20

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010325	91354770	8,806.89	

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 2

8010325

RQ INSURANCE COMPANY LIMITED

#17-00 5 MAXWELL ROAD TOWER BLOCK
SINGAPORE SG 069110

CONTACT NO: 62239433

VEHICLE NO
SHC7183Z

INV. NO/DATE
91354770 31.01.2018

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MODEL
I-40

ODOMETER READING

DATE OF REG
14.07.2016

DATE/TIME IN
21.01.2018 14:10

CHASSIS CODE
KMHL841UMGU092399

S/No	Part No.		Qty	Unit Price	%Disc	Net
0012	04-01-0103-0658	I40VC CAP ASSY-WHEEL HUB	1	150.70	20.00	120.56
0013	04-01-0103-0579	I40VC COVER ASSY-RR BUMPER	1	603.60	20.00	482.88
0014	04-01-0103-0740	I40VC BEAM-RR BUMPER#	1	504.35	20.00	403.48
0015	04-01-0103-0907	I40VC BRKT ASSY-RR BUMPER	1	49.00	20.00	39.20
0016	04-01-0103-0739	I40VC ABSORBER-RR BUMPER	1	143.40	20.00	114.72
0017	04-01-0103-0738	I40VC COVER-RR BUMPER LWR	1	225.00	20.00	180.00
0018	04-01-0103-0851	I40VC REFLECTOR/REFLEX AS	1	32.00	20.00	25.60
0019	04-01-0103-0787	I40VC EMBLEM-I40	1	41.00	20.00	32.80
0020	04-01-0103-0786	I40VC EMBLEM-CRDI	1	41.00	20.00	32.80
0021	04-01-0103-0800	I40VC SYMBOL MARK-TRUNK L	1	27.20	20.00	21.76
SUB-TOTAL			:	5,790.74		

JOB NATURE

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 379701

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CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010325	91354770	8,806.89	

GST REG. NO. M2-8921817-3

TAX INVOICE

8010325

EQ INSURANCE COMPANY LIMITED

#17-00 5 MAXWELL ROAD TOWER BLOCK
SINGAPORE SG 069110

CONTACT NO: 62239433

VEHICLE NO
SHC7183Z

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
14.07.2016

CHASSIS CODE
KMHLB41UMGU092399

INV. NO/DATE
91354770 31.01.2018

JOB NO.
305109643

ODOMETER READING

DATE/TIME IN
21.01.2018 14:10

S/No	Part No.		Qty	Unit Price	%Disc	Net
0001	I.	PANEL BEATING FRF	400.00			400.00
0002	23-502	SPRAYPAINT ON AFFECTED AREA	540.00			540.00
0003	17-01	CHECK ALL LIGHTING	20.00			20.00
0004	20-00	TUFF COAT ON AFFECTED PARTS.	20.00			20.00
0005	23-01	TOWING FEE	50.00			50.00
0006	L	PANEL BEATING REAR	600.00			600.00
0007	23-502	SPRAYPAINT ON AFFECTED AREA	720.00			720.00
0008	20-00	TUFF COAT ON AFFECTED PARTS.	20.00			20.00
0009	20-00	TUFF COAT ON AFFECTED PARTS.	20.00			20.00
0010	20-07	CHASSIS ALIGNMENT	50.00			50.00
SUB-TOTAL :						2,440.00

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

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CUSTOMER'S COPY

ACCOUNT No.

8010325

INVOICE No.

91354770

AMOUNT

8,806.89

BANK/CHQ No.

GST REG. NO. M2-8921817-3

TAX INVOICE

8010325

EQ INSURANCE COMPANY LIMITED

#17-00 5 MAXWELL ROAD TOWER BLOCK
SINGAPORE SG 069110

CONTACT NO: 62239433

VEHICLE NO
SHC7183Z

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
14.07.2016

CHASSIS CODE
KMHLB41UMGU092399

INV. NO/DATE
91354770 31.01.2018

JOB NO.
305109643

ODMETER READING

DATE/TIME IN
21.01.2018 14:10

Items total	8,230.74
Add GST @ 7.000 %	576.15
Invoice amount	8,806.89

Issued by : KATHERINETAN 31.01.2018 12:29:47
Repair type : CPSO/57/57
Payment Type/Term: /Credit 30 days

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010325	91354770	8,806.89	

Our Ref: CC18010646



Date: 31 January 2018

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	21/01/2018 @ 14:10 hrs
ALONG	PIE(CHANGI) AFT 13.5 KM SIGN
INVOLVING	FBM5706Y, SLL4274U, SLK9787D

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC7183Z** (the "Taxi"). The Taxi was hired to **AU WENG LOCK IC NO S1484267E** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.00** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

DATE	NAME OF DRIVER	MILEAGE READING			MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MILEAGE
		20	5	+		FROM	TO			
26/11/18	A. W. L.	20	5	+	171	06:00	07:00			
26/11/18	A. W. L.	20	5	6	196	06:10	17:35			
26/11/18	A. W. L.	20	5	7	222	17:40	08:00			
26/11/18	A. W. L.	20	5	9	236	08:00	12:00			
26/11/18	A. W. L.	20	6	2	233	06:10	14:00			
26/11/18	A. W. L.	20	6	2	237	06:10	15:00			
26/11/18	A. W. L.	20	6	6	237	14:10	-			
26/11/18	Accident Repor				237	-	-			

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
FBM5706Y	21 Jan 2018 / 14:10:00	Successful	E04	EQ INSURANCE COMPANY LTD

[Previous](#)[OK](#)

RE: [MANDATE REQUEST] Re: EQI REF: DM18HO00231 // CDGE REF: CC18010646/SHC7183Z/jw // YOUR REF: CC3/EQI180001428/K

Jaime Tay <jaime.tay@eqinsurance.com.sg>

Mon 4/13/2020 10:58 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Dear Asher,

Kindly proceed to negotiate and settle TPD claim with CDGE up to your recommendation of **\$9,776.88**.

Announcement

In line with the [MOM advisory on Safe Distancing Measures](#) in workplace, our operation remains “**Business As Usual**” – except most of us are on Work-From-Home arrangement - still reachable by phone or email. We seek your understanding in bearing with us in this adjustment and any inadvertent delay in service

Thank you.

Regards,

Jaime Tay

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower

Block MND

Complex Singapore 069110

did 65 6496 9882 | tel 65 6223

9433 ext 882 | fax 65 6223

4190

www.eqinsurance.com.sg.



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately and delete all copies of it.

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

Sent: 08 April 2020 15:08

To: Jaime Tay <jaime.tay@eqinsurance.com.sg>

Subject: [MANDATE REQUEST] Re: EQI REF: DM18HO00231 // CDGE REF: CC18010646/SHC7183Z/jw // YOUR REF: CC3/EQI180001428/K

Your ref : DM18HO00231

Our ref : CC3/EQI18001428/K1ea3s2

Dear Sirs,

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured lost control and collided with third party vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

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

We seek your approval to offer repairer " **COMFORTDELGRO ENGINEERING PTE LTD**" at **\$9,776.88 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 16,202.03	\$ 8,806.89
2. Loss of Rental (6days x \$125.00)	\$ 750.00	\$ 687.50 (5.5days x \$125.00)
3. Loss of Income (6days x \$80)	\$ 480.00	\$ 275.00 (5.5days x \$50)
3. LTA Search Fee	\$ 7.49	\$ 7.49
Total		\$ 9,776.88

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Jaime Tay <jaime.tay@eqinsurance.com.sg>

Sent: Friday, April 3, 2020 2:22 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: EQI REF: DM18HO00231 // CDGE REF: CC18010646/SHC7183Z/jw // YOUR REF: CC3/EQI180001428/K

Hi Asher,

Can I please check on the update of the TPD claim from CDGE?

Announcement

In line with the [MOM advisory on Safe Distancing Measures](#) in workplace, our operation remains "Business As Usual" – except most of us are on Work-From-Home arrangement - still reachable by phone or email. We seek your understanding in bearing with us in this adjustment and any inadvertent delay in service

Thank you.

Regards,

Jaime Tay

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower

Block MND

Complex Singapore 069110

did 65 6496 9882 | tel 65 6223

4/22/2020

Mail - Asher Sng (LKKAuto) - Outlook

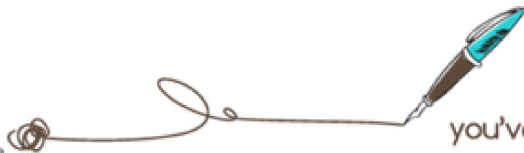
9433 ext 882 | fax 65 6223

4190

www.eqinsurance.com.sg.



A Member of Citystate



you've got a friend

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