From:

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

Sent:

Tuesday, 6 February 2018 2:13 PM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A; Zaini (LKK Auto); Rasul (LKKAuto)

Subject:

RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S &

SJM6866S ON 24.1.18 *** LKK REF: CC4/EQI18001520/R1pb3

Dear Hsiao Tong

Please proceed.

Thank You.

Regards, Lynn Ahmad

eansurance

EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6496 9881 | tel 65 6223 9433 ext 881 | fax 65 6223 4190 www.eginsurance.com.sg

A Member of Citystate

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you've got a friend

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

Sent: Tuesday, February 6, 2018 10:28 AM

To: Bazlin Ahmad

Cc: Admin A; Zaini (LKK Auto); Rasul (LKKAuto)

Subject: RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S & SJM6866S ON 24.1.18 ***

LKK REF: CC4/EQI18001520/R1pb3

Hi Lynn,

We refer to your below email.

Third party insisted to claim for coating on his car. Attached is a copy of supplementary from third party workshop for your perusal.

Kindly advise if we may proceed to offer/ settle the coating at \$850.00.

Thank you.

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: Mei Kwan (LKKAuto)

Sent: Monday, 5 February 2018 10:44 AM

To: Bazlin Ahmad < bazlin.ahmad@eqinsurance.com.sg>; Rasul (LKKAuto) < Rasul@lkkauto.com>; Hsiao Tong

(LKKAuto) < chewht@lkkauto.com>

Cc: Admin A admin-a@lkkauto.com">admin-a@lkkauto.com; Zaini (LKK Auto) Zaini@lkkauto.com;

Subject: RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S & SJM6866S ON 24.1.18 *** LKK

REF: CC4/EQI18001520/R1pb3

Dear Lynn,

Thank you for your email.

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

By copy to Hsiao Tong.

FYI and necessary action please.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Monday, 5 February, 2018 9:25 AM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>

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

Subject: RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S & SJM6866S ON 24.1.18

Dear Catherine

We refer to the above assignment, have your surveyor survey SLB5790S?

SLB5790S owner called in to inform us that his car is coated with Ceramic 9H Coating and he claimed that your surveyor need receipt in order to approve the claim.

Kindly advise us further on this.

Thank You.

Regards,

Lynn Ahmad

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block, MND Complex Singapore 069110 did 65 6496 9881 | **tel** 65 6223 9433 ext 881 | **fax** 65 6223 4190 www.eginsurance.com.sg



you've got a friend

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From: Catherine Chong (LKK Auto) [mailto:admin-d@lkkauto.com]

Sent: Thursday, January 25, 2018 9:55 AM

To: Bazlin Ahmad

Cc: Admin A; 'assignments'

Subject: RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S & SJM6866S ON 24.1.18

Dear Bazlin Ahmad,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Thursday, 25 January 2018 8:32 AM To: Admin A <admin-a@lkkauto.com>

Subject: FW: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S & SJM6866S ON 24.1.18

Dear LKK

We refer to the above new assignment, please find attached both vehicles GIA report for easy reference.

Thank You.

Regards,

Lynn Ahmad

EQ Insurance Company Limited

did 65 6496 9881 | tel 65 6223 9433 ext 881 | fax 65 6223 4190





From: Kong, Charmaine (VWG Singapore) [mailto:charmaine.kong@vw.com.sg]

Sent: Wednesday, January 24, 2018 6:15 PM

To: Bazlin Ahmad

Cc: Wong, Meiy (VWG Singapore); Cheong, Pearlyn (VWG Singapore); Goh, Edmund (VWG Singapore)

Subject: RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S & SJM6866S ON 24.1.18

Hi,

Please assign to LKK.

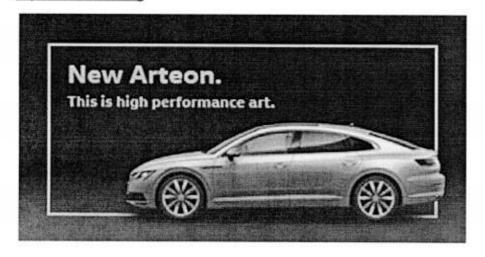
Thanks

Best Regards,

Charmaine Kong Insurance Service Advisor Aftersales

Volkswagen Group Singapore Pte Ltd 247 Alexandra Road Singapore 159934

Direct line: +65 6305 7176 Main Line: +65 6305 7299 Main Fax: +65 6474 3643 charmaine.kong@vw.com.sq http://www.vw.com.sq



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

Sent: Wednesday, 24 January, 2018 5:42 PM To: Kong, Charmaine (VWG Singapore)

Cc: Wong, Meiy (VWG Singapore); Cheong, Pearlyn (VWG Singapore); Goh, Edmund (VWG Singapore)

Subject: RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S & SJM6866S ON 24.1.18

Without Prejudice

Dear Sir,

We refer to your Notice of Accident of even date.

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

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

1) AJAX Inspection Services Pte Ltd	2) Automobile Inspection Services Pte Ltd
Tel: 6255 0808	Tel: 6286 0155 Fax: 6284 1539
Fax: 6849 9155	Contact Person: Sophia
Contact person : Joey/Joseh	
3) LBS Automotive Appraisal Pte Ltd	4) Priority Services Tel: 62934822
L.B.S. Auto Consultants Pte Ltd	Fax: 62963283 Contact Person: Sharon Kho
Tel: 6281 6690 / 62832866	
Fax: 6281 8748	
Contact Person: Amy/ Grace	
5) RT Appraisal Pte Ltd Tel: 67486076	6) LKK Auto Consultants Pte Ltd
Fax: 67480361	Tel: 6256-3561
Contact Person: Ricky Teng	Fax: 6741-4108

7) Kelvin Automotive Appraising Services

Tel: 81825263

Fax: 67461148

Contact Person: Kelvin

8) Automotive Appraiser & Surveying Services

Tel: 96623655

Fax: 67655662

Contact Person: Mr Chee

9) JP Knights Pte Ltd

Tel: 63450068

Fax: 63445328

Contact Person: Edna Lee

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

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

Thank You.

Regards,

Lynn Ahmad

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6496 9881 | tel 65 6223 9433 ext 881 | fax 65 6223 4190 www.epinsurance.com.sq.



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From: Kong, Charmaine (VWG Singapore) [mailto:charmaine.kong@vw.com.sq]

Sent: Wednesday, January 24, 2018 5:21 PM

To: Bazlin Ahmad

Cc: Wong, Meiy (VWG Singapore); Cheong, Pearlyn (VWG Singapore); Goh, Edmund (VWG Singapore)
Subject: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S & SJM6866S ON 24.1.18

Dear Bazlin,

Understand that this is your case...Please kindly revert on liability and survey arrangements.

Please note our fax machine is down and unable to send via fax.

Thanks.

Best Regards,

Charmaine Kong Insurance Service Advisor Aftersales

Volkswagen Group Singapore Pte Ltd 247 Alexandra Road Singapore 159934

Direct line: +65 6305 7176

Main Line: +65 6305 7299

Main Fax: +65 6474 3643

charmaine.kong@vw.com.sg

http://www.vw.com.sg



From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 7 April 2018 8:32 AM

To:

'Francis Ng'

Cc:

Admin A; Zaini (LKK Auto)

Subject:

RE: REQUEST FOR DIRECT SETTLEMENT FOR ACCDT INVOLVING SLB5790S &

SJM6866S ON 24.1.18 *** LKK REF: CC4/EQI18001520/R1pb3

Attachments:

LKKInspection.pdf; LKKAdjustment1.pdf; LKK Survey Photos.pdf; LKK Resurvey Photos 1.pdf; LKK Resurvey Photos 2.pdf; Rental Invoice.pdf; Insurance Search

Fee.pdf; LOA.pdf

Your ref: TBA

Our ref: CC4/EQI18001520/R1pb3s2

Dear Sirs/Madam,

ACCIDENT INVOLVING SJM 6866S(OI) / SLB 5790S(TP)/ OTHERS ON 24/01/2018

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last 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 Third Party repairer "VOLKSWAGEN CENTRE SINGAPORE" at \$26,298.01(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 40,150.92	\$ 24,370.01
2. Loss of Rental (18days x \$120.00w/GST)	\$ 2,160.00	\$ 1,926.00 (18days x \$100.00)(w/GST)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 42,312.92	<u>\$26,298.01</u>

^{***12}days recommendation for repair + 1PN(CNY) + 3Saturday + 2Sunday = 18days.

Enclosed here with all the relevant documents 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:

Hsiao Tong (LKKAuto)

Sent:

Friday, 13 April 2018 7:22 AM

To:

'Kong, Charmaine (VWG Singapore)'

Cc:

Cheong, Pearlyn (VWG Singapore); Wong, Meiy (VWG Singapore); Goh, Edmund

(VWG Singapore); Admin A; assignments; Zaini (LKK Auto)

Subject:

RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018

*Our Ref: CC4/EQI18001520/pb3

Without Prejudice

Hi Charmaine,

We refer to the above matter.

We propose settlement as follows: -

Total	\$26	6,298.01
3. LTA/ GIA Search Fee	\$	2.00
2. Loss of Rental (18days x \$100.00w/GST)	\$	1,926.00
1. Cost of Repair (w/GST)	\$2	4,370.01

Please confirm acceptance.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Kong, Charmaine (VWG Singapore) [mailto:charmaine.kong@vw.com.sg]

Sent: Wednesday, 21 March 2018 11:05 AM

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

Cc: Cheong, Pearlyn (VWG Singapore) <Pearlyn.cheong@vw.com.sg>; Wong, Meiy (VWG Singapore) <meiy.wong@vw.com.sg>; Goh, Edmund (VWG Singapore) <edmund.goh@vw.com.sg>; Admin A <admina@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com> Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref: CC4/EQI18001520/pb3

1

From:

Wong, Meiy (VWG Singapore) <meiy.wong@vw.com.sg>

Sent:

Saturday, 14 April 2018 11:40 AM

To:

Hsiao Tong (LKKAuto); Kong, Charmaine (VWG Singapore)

Cc:

Cheong, Pearlyn (VWG Singapore); Goh, Edmund (VWG Singapore); Admin A;

assignments; Zaini (LKK Auto)

Subject:

RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018

*Our Ref: CC4/EQI18001520/pb3

Dear Hsiao Tong,

Offer accepted. Please forward us DV, if any, and kindly process payment.

Thanks and Best Regards,

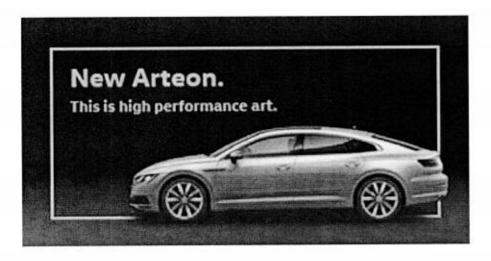
Insurance Service Advisor Aftersales

Volkswagen Group Singapore Pte Ltd 247 Alexandra Road Singapore 159934

Direct line: +65 6305 7216 Main Line: +65 6305 7299

Main Fax: +65 6474 3643

meiy.wong@vw.com.sg http://www.vw.com.sg



It's not e-mail, if you print it. Think Blue.

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

Sent: Friday, April 13, 2018 7:22 AM To: Kong, Charmaine (VWG Singapore)

Cc: Cheong, Pearlyn (VWG Singapore); Wong, Meiy (VWG Singapore); Goh, Edmund (VWG Singapore); Admin A;

assignments; Zaini (LKK Auto)

Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Without Prejudice

Hi Charmaine,

We refer to the above matter.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 24,370.01
2. Loss of Rental (18days x \$100.00w/GST)	\$ 1,926.00
3. LTA/ GIA Search Fee	\$ 2.00
Total	\$26,298.01

Please confirm acceptance.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Kong, Charmaine (VWG Singapore) [mailto:charmaine.kong@vw.com.sg]

Sent: Wednesday, 21 March 2018 11:05 AM

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

Cc: Cheong, Pearlyn (VWG Singapore) < Pearlyn.cheong@vw.com.sg>; Wong, Meiy (VWG Singapore) <meiy.wong@vw.com.sg>; Goh, Edmund (VWG Singapore) <edmund.goh@vw.com.sg>; Admin A <admina@lkkauto.com>; assignments <assignments@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Ok, will mail to you today ..

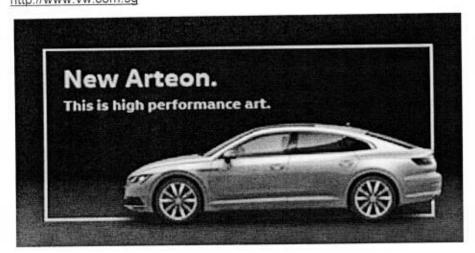
Thanks.

Best Regards,

Charmaine Kong Insurance Service Advisor Aftersales

Volkswagen Group Singapore Pte Ltd 247 Alexandra Road Singapore 159934

Direct line: +65 6305 7176 Main Line: +65 6305 7299 Main Fax: +65 6474 3643 charmaine.kong@vw.com.sg http://www.vw.com.sg



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

Sent: Wednesday, 21 March, 2018 10:45 AM

To: Kong, Charmaine (VWG Singapore)

Cc: Cheong, Pearlyn (VWG Singapore); Wong, Meiy (VWG Singapore); Goh, Edmund (VWG Singapore); Admin A;

assignments; Zaini (LKK Auto)

Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Without Prejudice

Hi Charmaine,

Kindly send your LOD & invoice to us (LKK).

Thank you.

"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: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Kong, Charmaine (VWG Singapore) [mailto:charmaine.kong@vw.com.sg]

Sent: Wednesday, 21 March 2018 10:41 AM

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

Cc: Cheong, Pearlyn (VWG Singapore) < Pearlyn.cheong@vw.com.sg>; Wong, Meiy (VWG Singapore) < meiy.wong@vw.com.sg>; Goh, Edmund (VWG Singapore) < edmund.goh@vw.com.sg>; Admin A < admina@lkkauto.com>; assignments < assignments@lkkauto.com>; Zaini (LKK Auto) < Zaini@lkkauto.com> Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Hi Hsiao Tong,

Do we give you the invoice & LOD or send to EQ directly?

Thanks.

Best Regards,

Charmaine Kong Insurance Service Advisor Aftersales

Volkswagen Group Singapore Pte Ltd 247 Alexandra Road Singapore 159934

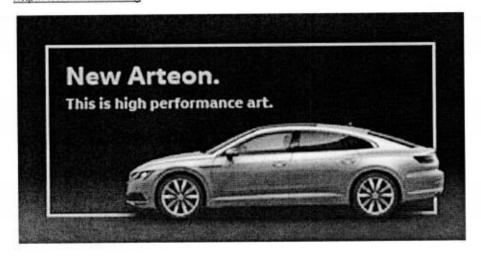
Direct line: +65 6305 7176

Main Line: +65 6305 7299

Main Fax: +65 6474 3643

charmaine.kong@vw.com.sg

http://www.vw.com.sg



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

Sent: Wednesday, 31 January, 2018 11:05 AM

To: Kong, Charmaine (VWG Singapore)

Cc: Cheong, Pearlyn (VWG Singapore); Wong, Meiy (VWG Singapore); Goh, Edmund (VWG Singapore); Admin A;

assignments; Zaini (LKK Auto)

Subject: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

WITHOUT PREJUDICE

Your ref: SLB 5790S

Our Ref: CC4/EQI18001520/pb3

Dear Sir/Madam,

ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

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

From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 14 April 2018 1:30 PM

To:

'Wong, Meiy (VWG Singapore)'; Kong, Charmaine (VWG Singapore)

Cc:

Cheong, Pearlyn (VWG Singapore); Goh, Edmund (VWG Singapore); Admin A;

assignments; Zaini (LKK Auto)

Subject:

RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018

*Our Ref: CC4/EQI18001520/pb3

Attachments:

DV_SLB 5790S.pdf

Without Prejudice

Hi Meiy,

Thank you for your acceptance.

Please duly sign the DV enclosed and return the original hard copy to us(LKK) for our necessary action.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Wong, Meiy (VWG Singapore) [mailto:meiy.wong@vw.com.sg]

Sent: Saturday, 14 April 2018 11:40 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Kong, Charmaine (VWG Singapore)

<charmaine.kong@vw.com.sg>

Cc: Cheong, Pearlyn (VWG Singapore) <Pearlyn.cheong@vw.com.sg>; Goh, Edmund (VWG Singapore)

<edmund.goh@vw.com.sg>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Zaini

(LKK Auto) <Zaini@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Dear Hsiao Tong,

Offer accepted. Please forward us DV, if any, and kindly process payment.

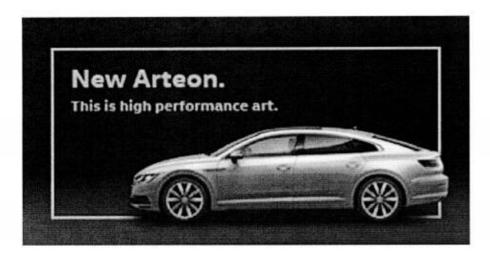
Thanks and Best Regards,

Meiy Insurance Service Advisor Aftersales

Volkswagen Group Singapore Pte Ltd 247 Alexandra Road Singapore 159934

Direct line: +65 6305 7216 Main Line: +65 6305 7299 Main Fax: +65 6474 3643

meiy.wong@vw.com.sg http://www.vw.com.sg



It's not e-mail, if you print it. Think Blue.

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

Sent: Friday, April 13, 2018 7:22 AM **To:** Kong, Charmaine (VWG Singapore)

Cc: Cheong, Pearlyn (VWG Singapore); Wong, Meiy (VWG Singapore); Goh, Edmund (VWG Singapore); Admin A;

assignments; Zaini (LKK Auto)

Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Without Prejudice

Hi Charmaine,

We refer to the above matter.

We propose settlement as follows: -

Total	\$2	26,298.01
3. LTA/ GIA Search Fee	\$	2.00
2. Loss of Rental (18days x \$100.00w/GST)	\$	1,926.00
1. Cost of Repair (w/GST)	\$	24,370.01

Please confirm acceptance.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

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

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

From: Kong, Charmaine (VWG Singapore) [mailto:charmaine.kong@vw.com.sg]

Sent: Wednesday, 21 March 2018 11:05 AM

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

Cc: Cheong, Pearlyn (VWG Singapore) < Pearlyn.cheong@vw.com.sg>; Wong, Meiy (VWG Singapore) < meiy.wong@vw.com.sg>; Goh, Edmund (VWG Singapore) < edmund.goh@vw.com.sg>; Admin A < admina@lkkauto.com>; assignments < assignments@lkkauto.com>; Zaini (LKK Auto) < Zaini@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Ok, will mail to you today..

Thanks

Best Regards,

Charmaine Kong Insurance Service Advisor Aftersales

Volkswagen Group Singapore Pte Ltd 247 Alexandra Road Singapore 159934

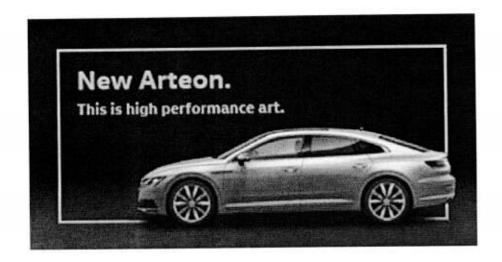
Direct line: +65 6305 7176

Main Line: +65 6305 7299

Main Fax: +65 6474 3643

charmaine.kong@vw.com.sg

http://www.vw.com.sg



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

Sent: Wednesday, 21 March, 2018 10:45 AM To: Kong, Charmaine (VWG Singapore)

Cc: Cheong, Pearlyn (VWG Singapore); Wong, Meiy (VWG Singapore); Goh, Edmund (VWG Singapore); Admin A;

assignments; Zaini (LKK Auto)

Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Without Prejudice

Hi Charmaine,

Kindly send your LOD & invoice to us (LKK).

Thank you.

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

From: Kong, Charmaine (VWG Singapore) [mailto:charmaine.kong@vw.com.sg]

Sent: Wednesday, 21 March 2018 10:41 AM

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

Cc: Cheong, Pearlyn (VWG Singapore) < Pearlyn.cheong@vw.com.sg>; Wong, Meiy (VWG Singapore) < meiy.wong@vw.com.sg>; Goh, Edmund (VWG Singapore) < edmund.goh@vw.com.sg>; Admin A < admina@lkkauto.com>; Zaini (LKK Auto) < Zaini@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref: CC4/EQ118001520/pb3

Hi Hsiao Tong,

Do we give you the invoice & LOD or send to EQ directly?

Thanks.

Best Regards,

Charmaine Kong Insurance Service Advisor Aftersales

Volkswagen Group Singapore Pte Ltd 247 Alexandra Road Singapore 159934

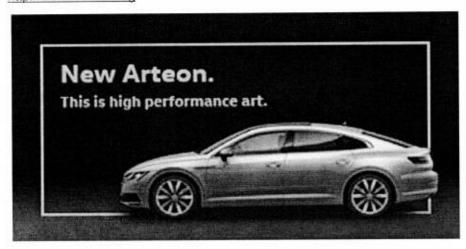
Direct line: +65 6305 7176

Main Line: +65 6305 7299

Main Fax: +65 6474 3643

charmaine.kong@vw.com.sg

http://www.vw.com.sg



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

Sent: Wednesday, 31 January, 2018 11:05 AM

To: Kong, Charmaine (VWG Singapore)

Cc: Cheong, Pearlyn (VWG Singapore); Wong, Meiy (VWG Singapore); Goh, Edmund (VWG Singapore); Admin A;

assignments; Zaini (LKK Auto)

Subject: ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018 *Our Ref:

CC4/EQI18001520/pb3

Your ref: SLB 5790S WITHOUT PREJUDICE

Our Ref: CC4/EQI18001520/pb3

Dear Sir/Madam,

ACCIDENT INVOLVING SJM 6866S(EQ)/ SLB 5790S/ OTHERS ON 24/01/2018

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

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



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

To: M/s EQ INSURANCE COMPANY LTD

Date: 23/04/2018

THIRD PARTY DIRECT SETTLEMENT

V 1: 1- N-	SJM 6866S	(Insd Veh)	Your Ref. No.: DM18HO00254/FN
Vehicle No.	SLB 5790S	(TP Veh)	Our Ref. No. : CC4/EQI18001520/R1pb3s2
Date of Accident	24/1/2018		

Liability		100%	
Final Repair Cost	: \$	24,370.01	(W/GST)
Loss of Use	: \$		days
Rental (If any)	: \$	1,926.00	18 days
Others:	: \$	2.00	
	: \$		
		26,298.01	
Final Settlement Sum	: \$	26,298.01	
Remarks	:		

1)	VOLKSWAGEN CENTRE SINGAPORE	: \$	26,298.01
		:\$	

NUR SHAQILAH LKK Auto Consultants Pte Ltd



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

:Q II	ISURANCE COMP			520/R1pb3s2
			Ref : CC4/EQI18001	
¥17-0	XWELL ROAD 00 TOWER BLOCK COMPLEXSINGA		Date: 23-04-2018	
		Policy Particular	s :- THIRD PARTY CLAI	M
	Insured Veh.	SJM 6866S	Veh. Inspected	SLB 5790S
-	Policy No.	DMPPHQ17-002316	Coverage (\$)	0.00
	Claim No.	DM18HO00254/FN	Excess (\$)	0.00
	Assign From		Assign Date	25/01/2018
2.		Vehicle Par	rticulars & Condition	
	Make & Model	VOLKSWAGEN GOLF 1.4	c.c	1395
	Engine No.	HIDDEN	Year of Reg.	2016
	Chassis No.	WVWZZZAUZGW223060	Colour	GREY
	Odometer	10926	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	FAIR		
3.		Cond	litions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	225/40ZR18	PIRELLI	6 mm
	L/H Front Tyre	225/40ZR18	PIRELLI	6 mm
	R/H Rear Tyre	225/40ZR18	PIRELLI	6 mm
	L/H Rear Tyre	225/40ZR18	PIRELLI	6 mm
4.		THE RESERVE THE PROPERTY OF TH	ption of Damages	APPENDING TO THE
	THE VEHICLE SU	STAINED DAMAGES AT THE F	RONT AND REAR PORTIO	N.
	DAMAGES SEE D	ETAILS.		
5.	S S S S S S S S S S S S S S S S S S S	Gene	eral Information	to the little and the
	Accident Date	24/01/2018	Inspection Date	31/01/2018
	Survey held at	VOLKSWAGEN CENTRE SIN	NGAPORE	
		247 ALEXANDRA ROAD SINGAPORE 159934		
5a.			Remarks	
	A)THE INSPECTION B)IN ACCORDANGE	ON WAS CONDUCTED ON A'V CE TO YOUR INSTRUCTIONS	, WE HAVE NOT AUTHORIS	SIS. SED REPAIRS.
			ate Days of Repair	



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLB 5790S

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	SUPPORT FOR LOCK CARRIER (SN)	SERVICEABLE	40.45	-
	LOCK CARRIER (SN)	SERVICEABLE	1,167.63	
1	CENTER GUIDE FOR LOCK CAR (SN)	CRACKED	40.21	40.21
1	BUMPER BRACKET LHS (SN)	SERVICEABLE	19.54	
1	BUMPER BRACKET RHS (SN)	SERVICEABLE	19.54	
1	BUMPER REINFORCEMENT (FRONT) (SN)	SERVICEABLE	531.87	
1	FRONT BUMPER (SN)	DEFORMED	1,152.82	1,152.82
1	FOAM INSERT (SN)	SERVICEABLE	40.17	
1	BUMPER REINFORCEMENT (REAR) (SN)	BENT	648.28	648.28
1	VW SIGN (SN)	CRACKED	81.33	81.33
1	FRONT UPPER GRILLE (SN)	CRACKED	509.37	509.37
1	NAME PLATE 230 TSI (SN)	NECESSARY	66.30	66.30
1	FRONT LOWER GRILLE (SN)	CRACKED	134.01	134.0
1	NAME PLATE GOLF (SN)	NECESSARY	69.99	69.99
2	SENSOR BRACKET (SN)	NECESSARY	29.40	29.40
1	SENSOR BRACKET (SN)	NECESSARY	14.70	14.70
1	SENSOR BRACKET (SN)	NECESSARY	14.70	14.7
1	SENSOR BRACKET (SN)	NECESSARY	14.70	14.7
2	SENSOR BRACKET (SN)	NECESSARY	29.40	29.4
9	Control of the Contro	NECESSARY	14.70	14.7
1	SENSOR BRACKET (SN)	NECESSARY	71.46	71.4
4	HEADLAMP LHS (SN)	SERVICEABLE	2,023.13	3
1	HEADLAMP RHS (SN)	SCRATCHED	2,023.13	2,023.1
4	BUMPER BRACKET LHS (SN)	SERVICEABLE	36.45	5
4	BUMPER RETAINER LHS (SN)	SERVICEABLE	36.45	5
19	BUMPER BRACKET RHS (SN)	NECESSARY	36.45	36.4
	BUMPER RETAINER RHS (SN)	NECESSARY	36.45	36.4
-	REAR BUMPER (SN)	DEFORMED	1,149.75	1,149.7
	REAR DIFFUSER - LOWER SPOI (SN)	CUT	322.86	322.8
7	CENTER STRIP (SN)	SERVICEABLE	67.06	3
	REAR LID (SN)	BENT	1,355.49	1,355.4

Report Ref No. CC4/EQI18001520/R1pb3s2



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No. 199607198R GST Reg. No. 19-9607198-R

Page No.:2 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
1	THIRD BRAKELIGHT (SN)	SERVICEABLE	114.18	
12	SENSOR O RING (SN)	SERVICEABLE	23.76	-
1	2K GLUE (SN)	NECESSARY	183.87	183.87
1	PRIMER (SN)	NECESSARY	32.19	32.19
- 1	CLEANER (SN)	NECESSARY	113.83	113.83
1	APPLICATOR (SN)	NECESSARY	11.19	11.19
1	2KADHESIVE (SN)	NECESSARY	103.66	103.66
1	ACTIVATOR (SN)	NECESSARY	29.46	29.46
1	BONDAGENT (SN)	NECESSARY	74.16	74.16
1	REAR BUMPER CENTRE BRACKET (SN) (ADDITIONAL)	CRACKED	67.06	67.06
	REAR REINFORCEMENT (SN) (ADDITIONAL)	REPEATED	648.28	
1	REAR END PANEL INNER (SN) (ADDITIONAL)	BENT	681.39	681.39
	REAR END PANEL OUTER (SN) (ADDITIONAL)	BENT	1,155.15	1,155.15
1	INOXSPRAY (SN) (ADDITIONAL)	NECESSARY	78.43	78.43
1	2KADHESIV (SN) (ADDITIONAL)	NECESSARY	330.24	330.24
1	SEALANT (SN) (ADDITIONAL)	NECESSARY	89.29	89.29
1	END PANEL TRIM COVER (SN) (ADDITIONAL)	CRACKED	86.13	86.13
1	WEATHERSTRIP (SN) (ADDITIONAL)	NECESSARY	274.35	274.35
1	REAR SILENCER HEAT PLATE (SN) (ADDITIONAL)	BENT	135.42	135.42
1	DIAMONDBRITE PAINT PROTECT FOR DIAMONDBRITE PAKAGE (SN) (ADDITONAL)	NECESSARY	794.39	
	A MARKET PROGRAMME CONTROL OF THE SAFETY		16,824.22	12,055.71
	LABOUR			
	LABOUR FRONT.		4,200.00	840.00
	LABOUR REAR.		4,200.00	2,520.00
	TRANSFER BOOT LID PARTS.		840.00	420.00
	RE+REINSTALLED REAR LUAGG.	NOT NECESSARY	840.00	
	RE+REINSTALLED REAR WSCR.		840.00	
	SPRAY PAINT FRONT.		2,400.00	800.00
	SPRAY PAINT REAR.		4,000.00	2,400.00
	VACUUM & REGAS AIRCON.	NOT NECESSARY	420.00	
	B&P AIRCON GAS. SUPPLY OF B&P AIRCON GASS.	NOT NECESSARY	60.00)

Report Ref No. CC4/EQI18001520/R1pb3s2



RECOMMENDED COST OF REPAIRS

LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:3 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	PROGRAMMING & CALIBRATION COMPULSORY TO DO AFTER AC.		360.00	
	ELECT WIRING & MECH COMPO.		280.00	280.00
	LABOUR TO REPLACED INNER / OUTER END PANEL (ADDITIONAL 2 DAY) (ADDITONAL)		1,680.00	11/01048/343708
	FRT & REAR NUMBER PLATE. (ADDITONAL)		160.00	160.00
	R&R REAR SILENCER. (ADDITONAL)		420.00	420.00
			20,700.00	10,720.00
	GRAND TOTAL		37,524.22	22,775.71

Report Ref No. CC4/EQI18001520/R1pb3s2

MKB

MOHAMMED RASUL BIN MOHD YUNUS

Automotive Assessor

Amorte

HO LEONG CHUAN

Automotive Assessor

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