

155200

INS. CASE OWNER:

Janet

CC 3 / EQ18003140

0357
KPS

LKK:

IDAC:

Surveyor:

Kenneth

DOI:

14/02/13

Date / Time:

14/02/13

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

FBG 2241Y

Name of Insured:

TAN PEI PEI

Insured Tel No.:

HP: 9752 9738

Excess Sec II :SS

D.O.A.: 13/02/13

Is driver the owner?

(YES) NO

Nature of Accident:

Claim No.:

Policy No.:

DMMPHQ 19-000029

Make / Model:

KTM 200 DUKE

Place of Accident:

ALONG BAYSHORE ROAD

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

SHD 9213C



INSRS:

WSP: Trans-26 (M/K)

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

SHD 9213C - CC3/AXA14022307/KPS3W2 DOA: 16/01/13
 - CC3/IMZ16001161/KPS3W2 DOA: 16/01/13
 - CC3/ECF160197455/KPS3W2 DOA: 03/10/16
 FBG 2241Y - X

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

22/02/13 (HT)

2/3/13 @ 2.57pm called OI, Mr Tan. Not pickup.
 7/3/13 @ 3.49pm called OI, Not pickup.

17/3/13

OI email: Disputed TP claim. She got video.

2/3/13

Called OI to get video. She will try to send via email.

13/8/19

EK ✓ to reject TP claim.

14/8/19

Email to TP: Reject.

26/8/19

KEU → MKL

PRELIMINARY ADVICE

Date/Time: 19/02/13

Sent By:

Shirley Kew

21/08/19

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

100

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

29

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(S

x

days)

Loss of Income (LOI):

S\$

(S

x

days)

LOR only

LOU only

LOR + LOU

LOR + LO

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$220.00

ASS. REC. BY:

REF:

EQ1

ASSIGNMENT

From:

Date:

Estimated Cost:

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

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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

Bal. or Market Value:

IDAC Accident Report:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

03 days

Res.: Yes or No

Lum Sum:

20 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SHD 9213C

Yr Regn:

10, 11

Type: M.Car / M.Cycle / Bus / Van / Lorry (Taxi) / Prime Mover /

Truck / Trailer or

Make:

Chevrolet

Ep128

c.c

1991

Colour

White / Red

A/C:

Insured / Std / NI / NA

Sp. Reading

668124

T/Radio:

Insured / Std / NI / NA

Eng/No:

C/No:

KL1LA 6PRJBB 058517

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modl: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

195/65R15

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO or

Giti

Front

Rear

R/Bal.

9

mm

R/Bal.

7

mm

L/Bal.

9

mm

L/Bal.

7

mm

D.O.A.

13/2/18

D.O.I.

14/2/18

Survey held at

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

Rear N/S Rear

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

Date / Time

Action / Instruction

15/2

File parts to Caravan Minto
11 Sep 8 2250

(Pool \$17475.01 / 89%)

Date/Time, File Pass to?

☐

: Prel. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

S + RS \$

Photos

Others

TOTAL

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech Invs (\$

☐

: Weekend (\$

Report Format :

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




LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile			
EQ INSURANCE COMPANY LTD		Ref : CC3/EQ18003140/Kps3	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 19-02-2018	
		Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	FBG 2241Y	Veh. Inspected	SHD 9213C
Policy No.	DMMPHQ18-000029	Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	19/02/2018
2. Vehicle Particulars & Condition			
Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			
3. Conditions 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. Description of Damages			
5. General Information			
Accident Date	13/02/2018	Inspection Date	14/02/2018
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID:	3878K
Vehicle Details	
Vehicle No.:	SHD9213C
Vehicle to be Exported:	Yes
Intended De-registration Date:	14 Feb 2018
Vehicle Make:	CHEVROLET
Vehicle Model:	EPICA 2.0DSL AT ABS D/AB 2WD 4DR TURBO
Primary Colour:	Red
Manufacturing Year:	2011
Engine No.:	Z20S1443557K
Chassis No.:	KL1LA69RJBB058517
Maximum Power Output:	110.0 kW (147 bhp)
Open Market Value:	\$14,052.00
Original Registration Date:	14 Oct 2011
First Registration Date:	14 Oct 2011
Transfer Count:	0
Actual ARF Paid:	\$14,052.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	13 Oct 2019
PARF Rebate Amount:	\$9,133.00
Intended COE Rebate Details	

COE Expiry Date:	13 Oct 2019
COE Category:	A - Car (1600cc & below)
COE Period(Years):	8
QP Paid:	\$35,200.00
COE Rebate Amount:	\$7,315.00
Total Rebate Amount:	\$16,448.00
Message	
Please note that the 8-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.	

The information contained herein is correct as at 14 Feb 2018

OK

TRANS-CAB AUTO SERVICES PTE LTD

NO.2 ANG MO KIO ST63 SINGAPORE 569111

TEL NO. 6287 6666 FAX NO. 6257 1330

CO/GST REG NO. 201019626G

SHD9213C -

AAD1802146

*Not Authored
L Bn \$ 2250*

Vehicle No.:

Chassis No.:

Vehicle Make:

Vehicle Model:

Date of Accident :

Third Party Insurer :

SHD9213C - JHOW

LK1LA69RJBB058517

CHEVROLET

EPICA 2.0

13.02.2018

EQ**PART****LIST**

1	1	Rear Bumper	\$	<i>CR</i> 1,202.00	✓
2	1	Rear Bumper Beam	\$	<i>R</i> 239.94	X
3	1	Rear Bumper Centre Absorber	\$	<i>Sn</i> 260.00	X
4	1	Rear Bumper Side Retainer RH	\$	<i>Sn</i> 68.76	X
5	1	Rear Bumper Side Retainer LH	\$	<i>D.I</i> 68.76	✓
6	1	Rear Bumper Reflectors RH	\$	<i>Sn</i> 119.74	X
7	1	Rear Bumper Reflectors LH	\$	<i>CR</i> 119.74	✓
8	1	Rear Bumper Tow Hook Cover	\$	<i>R</i> 93.00	} X
9	1	Rear End Panel Outer	\$	<i>R</i> 623.76	
10	1	Rear End Panel Inner Trim	\$	<i>Sn</i> 263.84	
11	1	Bootlid	\$	<i>R</i> 973.00	
12	1	Bootlid Weatherstrip	\$	<i>R</i> 344.28	
13	1	Bootlid Lock - Top	\$	<i>R</i> 466.56	
14	1	Bootlid 'CHEVROLET' Badge	\$	<i>rr</i> 120.62	
15	1	Bootlid Logo	\$	<i>rr</i> 138.84	
16	1	Bootlid 'EPICA LT' Badge	\$	<i>rr</i> 119.84	
17	1	Bootlid Reflector Centre	\$	<i>Sn</i> 217.97	
18	1	Bootlid Reflector RH	\$	<i>Sn</i> 128.40	
19	1	Bootlid Reflector LH	\$	<i>Sn</i> 128.40	
20	1	Bootlid Hinge RH	\$	<i>R</i> 120.00	
21	1	Bootlid Hinge LH	\$	<i>R</i> 120.00	
22	1	Rear Tail Lamp LH	\$	<i>R</i> 479.30	✓
23	1	Rear Tail Lamp Panel LH	\$	<i>R</i> 359.00	X
24	1	Rear Exhaust Box (Muffler A-EXH,RR)	\$	<i>R</i> 1,110.00	X
25	1	Rear Fender LH	\$	<i>R</i> 1,145.00	X
26	1	Rear Fender Inner Trim LH	\$	<i>Sn</i> 418.44	X

TOTAL	\$	9,449.19
10%	\$	944.92
	\$	8,504.27

TRANS-CAB AUTO SERVICES PTE LTD**AAD1802-146**

NO.2 ANG MO KIO ST63 SINGAPORE 569111

TEL NO. 6287 6666 FAX NO. 6257 1330

CO/GST REG NO. 201019626G

SHD9213C -**Specical Nett**

1	1Set Licence Plate With Holder	\$	Sh 60.00	X
2	1Set Bootlid inner trim board Clip	\$	nn 40.00	X
3	1Set Rear Bumper Parking Sensor	\$	Sh 300.00	X
4	1Set Rear Bumper Fastener Clip	\$	nn 44.00	
5	1Set Rear Fender Inner Trim Clip LH	\$	nn 30.00	} X
6	1Set Rear Bumper End Dust Cover Clip	\$	nn 30.00	
7	1 Rear Boot Sticker 'Trans-cab'	\$	nn 30.00	
8	1 Rear Boot Sticker '6555-3333'	\$	nn 30.00	
9	1 Rear Exhaust Mounting	\$	Sh 10.00	
10	2 Rear Windscreen Sealant	\$	nn 80.00	
11	1 Rear Windscreen Inner Sponge Seal	\$	nn 100.00	
12	1 Spare Tyre	\$	Sh 180.00	
13	1 Spare Wheel Rim	\$	Sh 126.74	

TOTAL	\$	1,060.74
TOTAL PARTS	\$	9,565.01

Panel Beating, Knocking And Straightening The
Necessary Portion, Remove And Renewal Of
Parts, Adjust And Realign The Same

\$ 4,050.00 400

To Check Electrical Lighting Concerned.

\$ 170.00 200

To Rust-Proofing Of The Affected Areas.

\$ nn 170.00 X

Putty And Spray Painting Of The Affected
Portion.

\$ 4,200.00 600

To reinstall rear bumper parking sensor.

\$ 170.00 600

To transfer of end panel fittings and conduct
water seepage test.

\$ nn 170.00 X

To Remove And Refit Rear W/Screen Glass To
Facilitate Bodywork Repair.

\$ nn 170.00 X

Towing fees

\$ nn 120.00 X

TRANS-CAB AUTO SERVICES PTE LTD

NO.2 ANG MO KIO ST63 SINGAPORE 569111

TEL NO. 6287 6666 FAX NO. 6257 1330

CO/GST REG NO. 201019626G

SHD9213C -**AAD1802-146**

To transfer of boot fittings and conduct water seepage test.

\$ *rr* 170.00 *X*

To transfer of Fender fittings, attachments and perform water seepage test.

\$ *rr* 170.00 *X*

To remove and refit interior fittings, trimmings, garnish, fittings and other, to enable repair.

\$ *rr* 380.00 *X*

To check steering geometry and computer wheel alignment

\$ *rr* 220.00 *X*

	\$	10,160.00
TOTAL	\$	19,725.01

Repair Days*15 Days**3 days*

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

Your ref: TBA
Our ref: CC3/EQI18003140/Kps3

Date: 19/02/2018

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SHD 9213C

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 14.02.2018 at the premises of M/s Trans-Cab Auto Services Pte Ltd (Ang Mo Kio) and have the following to report:-

Workshop Estimate Amount	: S\$	19,725.01
Revised Estimate Amount	: S\$	2,806.82
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
N/S Rear Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 3.0 days

Remarks :

Yours faithfully,

KENNETH KONG
Licensed Appraiser

Shirley Hiew (LKK Auto)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Thursday, 22 February 2018 3:43 PM
To: Shirley Hiew (LKK Auto); Hsiao Tong (LKKAuto)
Cc: Zaini (LKK Auto); Admin A
Subject: FW: Direct Settlement - Accident Involving FBG2241Y (OI : EQI - TBA) AND SHD9213C (TP : LKK REF - CC3/EQI18003140/Kps3) on 13/02/2018
Attachments: TP GIA REPORT.pdf; TP ESTIMATE- MARKED.pdf; Preliminary Advice.pdf; FBG2241Y.pdf

Dear Shirley

Attach OI report.

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited

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

 A Member of Citystate

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

From: Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]
Sent: Monday, February 19, 2018 5:42 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving FBG2241Y (OI : EQI - TBA) AND SHD9213C (TP : LKK REF - CC3/EQI18003140/Kps3) on 13/02/2018

WITHOUT PREJUDICE

Dear Janet,

We refer to the above matter.

We have inspected TP vehicle SHD 9213C at M/s Trans-Cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair

Preliminary advice

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

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

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

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 8 March 2018 9:53 AM
To: 'AHPEI21@HOTMAIL.COM'
Subject: ACCIDENT INVOLVING FBG 2241Y AND SHD 9213C ON 13/02/2018

08 MARCH 2018

Our Ref: CC3/EQI18003140/Kps3

MS TAN PEI PEI

Dear Sir/Madam,

ACCIDENT INVOLVING FBG 2241Y AND SHD 9213C ON 13/02/2018

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 SHD 9213C against your insurance policy.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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)

Hsiao Tong (LKKAUTO)

From: dithium Tan <ahpei21@hotmail.com>
Sent: Monday, 12 March 2018 11:20 PM
To: Hsiao Tong (LKKAUTO)
Cc: roger@lcp.com.sg
Subject: Re: ACCIDENT INVOLVING FBG 2241Y AND SHD 9213C ON 13/02/2018 / RY/R6-013-18/kl
Attachments: eReport.pdf

Hi Hsiao Tong,

I do not agree with that the liability is caused entirely by my negligence.

I have attached my police report for your reference. I also have the video footage of the accident retrieved from my motorcycle. As the file is too large to be sent, kindly call me to arrange for a meet up if required.

Do not to make any offer or settle the claim by SHD 9213C without getting my consent. I have appointed Roger Yek (in cc.) from Lawrence Chua Practice LLC to act for me to make a claim against the driver of SHD 9213C for my injury. Kindly contact him at 6221 1311 to discuss liability.

Please quote the file reference **RY/R6-013-18/kl** when you contact him to discuss this case. This will help him to identify and retrieve the file.

Regards,
Tan Pei Pei
Mobile: 9752 9788

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, March 8, 2018 9:53 AM
To: AHPEI21@HOTMAIL.COM
Subject: ACCIDENT INVOLVING FBG 2241Y AND SHD 9213C ON 13/02/2018

08 MARCH 2018

Our Ref: CC3/EQI18003140/Kps3

MS TAN PEI PEI

Dear Sir/Madam,

ACCIDENT INVOLVING FBG 2241Y AND SHD 9213C ON 13/02/2018

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 SHD 9213C against your insurance policy.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 13 August 2019 8:35 AM
To: Janet Tan
Cc: Olivia Lau (LKKAuto)
Subject: RE: <Seek Instruction> Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT)
*LKK REF: CC3/EQI18003140/Kpa3
Attachments: PIR_from_OI_FBG_2241Y.pdf

Hi Janet,

Attached is a copy of PIR from OI.

We will proceed to reject third party claim.

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: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Tuesday, 13 August 2019 8:30 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>
Subject: RE: <Seek Instruction> Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT) *LKK REF: CC3/EQI18003140/Kpa3

Dear Hsiao Tong,

Please forward me a copy of the final police investigation result and proceed to reject third party claim.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

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

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

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Saturday, August 10, 2019 9:58 AM
To: Janet Tan <janet.tan@eqinsurance.com.sg>; Joel Goh <joel.goh@eqinsurance.com.sg>
Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>
Subject: RE: <Seek Instruction> Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT) *LKK REF: CC3/EQI18003140/Kpa3

Dear Sirs/Mdm,

Further to our below email.

Kindly advise if we may proceed to reject third party claim as third party had sent in LOD and requested for offer.

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, 8 June 2019 9:03 AM
To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>; Joel Goh <joel.goh@eqinsurance.com.sg>
Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>
Subject: RE: <Seek Instruction> Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT) *LKK REF: CC3/EQI18003140/Kpa3

Dear Sirs/Mdm,

Further to our below email.

Kindly advise if we may proceed to reject third party claim as third party had sent in LOD and requested for offer.

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, 3 November 2018 10:36 AM

To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>; 'Joel Goh' <joel.goh@eqinsurance.com.sg>

Cc: 'Bernadette Yeo' <bernadette.yeo@eqinsurance.com.sg>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: <Seek Instruction> Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT) *LKK REF: CC3/EQI18003140/Kpa3

Hi Sirs/ Mdm,

Further to our below email.

Kindly advise if we may proceed to reject third party claim.

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, 15 September 2018 10:56 AM

To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>; 'Joel Goh' <joel.goh@eqinsurance.com.sg>

Cc: 'Bernadette Yeo' <bernadette.yeo@eqinsurance.com.sg>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: <Seek Instruction> Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT) *LKK REF: CC3/EQI18003140/Kpa3

Hi Sirs/ Mdm,

Further to our below email.

Kindly advise if we may proceed to reject third party claim.

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, 28 July 2018 11:18 AM

To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>; 'Joel Goh' <joel.goh@eqinsurance.com.sg>

Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: <Seek Instruction> Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT) *LKK REF: CC3/EQ18003140/Kpa3

Hi Sirs/ Mdm,

Further to our below email.

Kindly advise if we may proceed to reject third party claim.

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, 7 July 2018 11:56 AM

To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>; 'Joel Goh' <joel.goh@eqinsurance.com.sg>

Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: <Seek Instruction> Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT) *LKK REF: CC3/EQ18003140/Kpa3

Hi Sirs/ Mdm,

Further to our below email.

Kindly advise if we may proceed to reject third party claim.

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: Tuesday, 8 May 2018 11:17 AM

To: 'Joel Goh' <joel.goh@eqinsurance.com.sg>; 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>

Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT) *LKK REF: CC3/EQI18003140/Kpa3

Hi Joel/ Janet,

Refer to your below email.

Before we sent insured the standard notification letter, we tried to contact her on 02/03/2018 but she did not pick up. Based on both parties GIA reports, it appeared to be a standard head to rear collision.

On 12/03/2018, insured wrote back to us where she then forwarded her lodged police report(see attached) and said her video will follow.

On 21/03/2018, we called her to request the video. However we have not heard from her after the call.

Given the PIR result to show Third Party driver had been charged with inconsiderate driving, please confirm that we may proceed with rejecting Third Party's claim.

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: Joel Goh [<mailto:joel.goh@eqinsurance.com.sg>]

Sent: Thursday, 3 May 2018 5:07 PM

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

Cc: Janet Tan <janet.tan@eqinsurance.com.sg>; Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>

Subject: RE: Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT)

Dear Hsiao Tong

Following email received from insured with regards to this direct settlement.

Kindly assist to check and advise on insured's comments.

Best Regards,

Joel Goh

Executive | Claims




EQ Insurance Company Limited

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

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

www.eqinsurance.com.sg

 A Member of Citystate



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

From: Joel Goh

Sent: Thursday, May 3, 2018 5:03 PM

To: 'ahpei21@hotmail.com'

Cc: Janet Tan

Subject: RE: Complaint - LKK Auto Loss Adjuster (DM18HO00480-JT)

Dear Ms Tan

Thank you for your email and your feedback.

Let us investigate into this matter and revert to you soonest.

Best Regards,

Joel Goh

Executive | Claims




EQ Insurance Company Limited

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

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

www.eqinsurance.com.sg

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

From: dithium Tan [<mailto:ahpei21@hotmail.com>]

Sent: Thursday, May 3, 2018 4:20 PM

To: Marketing

Subject: Complaint - LKK Auto Loss Adjuster

Hi,

I am insured with your company for my motorcycle and i have met with an accident on 13th Feb 2018. I would like to make a complain regarding your appointed loss adjuster LKK Auto. Below is an email that I have received from them regarding the incident.

According to their email, "liability is down against us". How did they arrive to this conclusion when they did not contact me prior to this email to ask me anything about the accident? Did they send me this email to admit liability without investigation?

I replied them that I don't take liability and got my own lawyer to sort this out. They subsequently called me up and is surprised that I have a video footage of the whole incident. And now, the police has sent me the letter below that they are charging the taxi driver for inconsiderate driving.

I am writing this complaint to highlight to you the unprofessional and unethical conduct of your 3rd party vendor. Should I have been a client who is less resourceful with proper legal advice, I would have been duped into admitting liability to close the case for your loss adjuster. I do not think that your company will agree to liability without proper investigation as well, making 3rd party payout to unnecessarily.

Please kindly look into this matter.

Regards,
Tan Pei Pei
Mobile: 97529788



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408855
Tel : +65 6547 0000
Fax : +65 6547 6259
www.police.gov.sg

Our Ref : TP/IP/10577/2018
Date : 11 April, 2018

TAN PEI PEI
11 JOO CHIAI LANE
#01-04
SINGAPORE 428127

Dear Sir/Madam

**ACCIDENT INVOLVING FBG2241Y AND SHD9213C ON 13.02.2018 AT 1358 HRS,
ALONG BAYSHORE ROAD**

I refer to the above accident.

2. Please be informed that we have completed our investigations which shows that the driver of SHD9213C had committed an offence of Inconsiderate Driving under Section 65(b) of the Road Traffic Act Chapter 276. Action has been initiated against the said driver for the said offence.

Get [Outlook for iOS](#)

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

Sent: Thursday, March 8, 2018 9:53 AM

Subject: ACCIDENT INVOLVING FBG 2241Y AND SHD 9213C ON 13/02/2018

To: <ahpei21@hotmail.com>

08 MARCH 2018

Our Ref: CC3/EQI18003140/Kps3

MS TAN PEI PEI

Dear Sir/Madam,

ACCIDENT INVOLVING FBG 2241Y AND SHD 9213C ON 13/02/2018

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 SHD 9213C against your insurance policy.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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)



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile

EQ INSURANCE COMPANY LTD

Ref : CC3/EQ18003140/Kpa3s2

5 MAXWELL ROAD
#17-00 TOWER BLOCK
MND COMPLEXSINGAPORE 069110

Date : 11-10-2019



Code : EQI

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	FBG 2241Y	Veh. Inspected	SHD 9213C
Policy No.	DMMPHQ18-000029	Coverage (\$)	0.00
Claim No.	DM18HO00480-JT	Excess (\$)	0.00
Assign From		Assign Date	14/02/2018

2. Vehicle Particulars & Condition

Make & Model	CHEVROLET EPICA (A)	c.c	1991
Engine No.	HIDDEN	Year of Reg.	2011
Chassis No.	KL1LA69RJBB058517	Colour	WHITE / RED
Odometer	668124	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195/65 R15	GITI	9 mm
L/H Front Tyre	195/65 R15	GITI	9 mm
R/H Rear Tyre	195/65 R15	GITI	7 mm
L/H Rear Tyre	195/65 R15	GITI	7 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE N/S REAR PORTION. DAMAGES SEE DETAILS.
--

5. General Information

Accident Date	13/02/2018	Inspection Date	14/02/2018
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
--

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	3 Working Days
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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

Page No.:1 of 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 9213C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	CRACKED	1,202.00	1,202.00
1	REAR BUMPER BEAM	TO REPAIR SEE LABOUR	239.94	-
1	REAR BUMPER CENTRE ABSROBER	SERVICEABLE	260.00	-
1	REAR BUMPER SIDE RETAINER RH	SERVICEABLE	68.76	-
1	REAR BUMPER SIDE RETAINER LH	DISTORTED	68.76	68.76
1	REAR BUMPER REFLECTORS RH	SERVICEABLE	119.74	-
1	REAR BUMPER REFLECTORS LH	CRACKED	119.74	119.74
1	REAR BUMPER TOW HOOK COVER	SERVICEABLE	93.00	-
1	REAR END PANEL OUTER	TO REPAIR SEE LABOUR	623.76	-
1	REAR END PANEL INNER TRIM	SERVICEABLE	263.84	-
1	BOOTLID	TO REPAIR SEE LABOUR	973.00	-
1	BOOTLID WEATHERSTRIP	SERVICEABLE	344.28	-
1	BOOTLID LOCK - TOP	TO REPAIR SEE LABOUR	466.56	-
1	BOOTLID 'CHEVROLET' BADGE	NOT NECESSARY	120.62	-
1	BOOTLID LOGO	NOT NECESSARY	138.84	-
1	BOOTLID 'EPICA LT' BADGE	NOT NECESSARY	119.84	-
1	BOOTLID REFLECTOR CENTRE	SERVICEABLE	217.97	-
1	BOOTLID REFLECTOR RH	SERVICEABLE	128.40	-
1	BOOTLID REFLECTOR LH	SERVICEABLE	128.40	-
1	BOOTLID HINGE RH	TO REPAIR SEE LABOUR	120.00	-
1	BOOTLID HINGE LH	TO REPAIR SEE LABOUR	120.00	-
1	REAR TAIL LAMP LH	BROKEN	479.30	479.30
1	REAR TAIL LAMP PANEL LH	TO REPAIR SEE LABOUR	359.00	-
1	REAR EXHAUST BOX (MUFFLER A-EXH,RR)	TO REPAIR SEE LABOUR	1,110.00	-
1	REAR FENDER LH	TO REPAIR SEE LABOUR	1,145.00	-

Report Ref No. CC3/EQ118003140/Kpa3s2



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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	REAR FENDER INNER TRIM LH	SERVICEABLE	418.44	-
	LESS 10% DISCOUNT		-944.92	-186.98
			8,504.27	1,682.82
	SPECIAL NETT ITEMS			
1	SET LICENCE PLATE WITH HOLDER (SN)	SERVICEABLE	60.00	-
1	SET BOOTLID INNER TRIM BOARD CLIP (SN)	NOT NECESSARY	40.00	-
1	SET REAR BUMPER PARKING SENSOR (SN)	SERVICEABLE	300.00	-
1	SET REAR BUMPER FASTENER CLIP (SN)	NECESSARY	44.00	44.00
1	SET REAR FENDER INNER TRIM CLIP LH (SN)	NOT NECESSARY	30.00	-
1	SET REAR BUMPER END DUST COVER CLIP (SN)	NOT NECESSARY	30.00	-
1	REAR BOOT STICKER 'TRANS-CAB' (SN)	NOT NECESSARY	30.00	-
1	REAR BOOT STICKER '6555-3333' (SN)	NOT NECESSARY	30.00	-
1	REAR EXHAUST MOUNTING (SN)	SERVICEABLE	10.00	-
2	REAR WINDSCREEN SEALANT (SN)	NOT NECESSARY	80.00	-
1	REAR WINDSCREEN INNER SPONGE SEAL (SN)	NOT NECESSARY	100.00	-
1	SPARE TYRE (SN)	SERVICEABLE	180.00	-
1	SPARE WHEEL RIM (SN)	SERVICEABLE	126.74	-
			1,060.74	44.00
	LABOUR			
	PANEL BEATING, KNOCKING AND STRAIGHTENING THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS, ADJUST AND REALIGN THE SAME. INCLUSIVE OF THE REPAIR OF REAR BUMPER BEAM, REAR END PANEL OUTER, BOOTLID, BOOTLID LOCK - TOP, BOOTLID HINGE RH, BOOTLID HINGE LH, REAR TAIL LAMP PANEL LH, REAR EXHAUST BOX (MUFFLER A-EXH,RR) AND REAR FENDER LH.		4,050.00	400.00
	TO CHECK ELECTRICAL LIGHTING CONCERNED.		170.00	20.00
	TO RUST PROOFING OF THE AFFECTED AREAS.	NOT NECESSARY	170.00	-
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		4,200.00	600.00
	TO REINSTALL REAR BUMPER PARKING SENSOR.		170.00	60.00
	TO TRANSFER OF END PANEL FITTINGS AND CONDUCT WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO REMOVE AND REFIT REAR W/SCREEN GLASS TO FACILITATE BODYWORK REPAIR.	NOT NECESSARY	170.00	-

Report Ref No. CC3/EQ18003140/Kpa3s2



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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 (\$)
	TOWING FEES.	NOT NECESSARY	120.00	-
	TO TRANSFER OF BOOT FITTINGS AND CONDUCT WATER SEEPAG TEST.	NOT NECESSARY	170.00	-
	TO TRANSFER OF FENDER FITTINGS, ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO REMOVE AND REFIT INTERIOR FITTINGS, TRIMINGS, GARNISH, FITTINGS AND OTHER, TO ENABLE REPAIR.	NOT NECESSARY	380.00	-
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT.	NOT NECESSARY	220.00	-
			10,160.00	1,080.00
	GRAND TOTAL		19,725.01	2,806.82
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,250.00

Report Ref No. CC3/EQI18003140/Kpa3s2

KONG SENG CHEONG

Licensed Appraiser

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

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