

Hsiao Tong (LKKAUTO)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Tuesday, 13 August 2019 8:30 AM
To: Hsiao Tong (LKKAUTO)
Cc: Olivia Lau (LKKAUTO)
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.

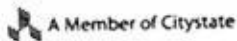
Regards,

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
www.eqinsurance.com.sg



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,

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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/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, 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/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: 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

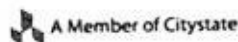


EQ Insurance Company Limited

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



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.

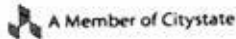
Best Regards,

Joel Goh
Executive | Claims



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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



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 408805
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 CHIAT 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.

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@kkauto.com

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 14 August 2019 8:28 AM
To: 'jasminetan@transcab.com.sg'; Ng Wai Yin; claims@transcab.com.sg
Subject: Your Ref: AAD1802-146 (SHD9213C) *Our Ref: CC3/EQI18003140/Kpa3 [ACCIDENT INVOLVING FBG 2241Y(EQ) & SHD 9213C ON 13/02/2018]
Attachments: PIR FROM OI(FBG2241Y).pdf

Your Ref: **AAD1802-146 (SHD9213C)**
Our Ref: CC3/EQI18003140/Kpa3

Without Prejudice

Dear Sirs/Madam,

ACCIDENT INVOLVING FBG 2241Y(EQ) & SHD 9213C ON 13/02/2018

We refer to the above matter.

Attached is a copy of Police Investigation Result for your easy reference. It shows that your client was being charged for Inconsiderate Driving.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter.

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)

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref : AAD1802-146

Your Ref : FBG2241Y

Date : 07.May 2018

EQ INSURANCE LIMITED

Dear Sir/Madam,

ACCIDENT INVOLVING SHD9213C AND FBG2241Y ON 13/02/18 01:55 PM ALONG BAYSHORE RD TOWARDS ECP

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below :-

1.	Cost of Repair (inclusive of 7% GST)	\$	2,407.00
2.	Loss of Rental for <u>8</u> days @ \$ <u>75.25</u> per day	\$	602.00
3.	Loss of Income for <u>8</u> days @ \$ <u>100</u> per day	\$	800.00
4.	LTA Search Fee	\$	7.49
5.	Survey Fee	\$	0.00
	Total	\$	3,816.49

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver
Certificate of Insurance
Original final repair bill

Rental rate and mileage records
Authorization To Act
LTA Search Fee

Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

Tel No. : 6603 1250 (DID)

Note : Please email any further correspondence to claims@transcab.com.sg (6603 1259)

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Authorization To Act

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHD9213C and FBG2241Y along BAYSHORE RD TOWARDS ECP on 13/02/18 01:55 PM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 7 (day) of May 2018

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan
General Manager

Trans-Cab Auto Services Pte Ltd

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666

Fax: 6287 7764

Co. Reg. No.: 201019626G

GST Reg. No.: 201019626G

Tax Invoice / Debit Note

TO: EQ INSURANCE COMPANY LIMITED 5 Maxwell Road #17-00 Tower Block, MND Complex 069110 Singapore ATTENTION:	INVOICE NO. : INV1804-243 DATE : 30. April 2018 REFERENCE NO : AAD1802-146 TERMS : DUE DATE : 30. April 2018 PAGE : 1
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NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHD9213C;DOA 13.02.18(LUMP SUM-18)	1	2,407.50	2,407.50

Total SGD Excl. GST : 2,250.00
7% GST : 157.50
Total SGD Incl. GST : 2,407.50

****** TWO THOUSAND FOUR HUNDRED SEVEN AND FIFTY SGD ONLY ******

- 1) All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"
- 2) Please quote our Invoice Number during payment.
- 3) We reserve the right to charge interest @ 1.5% per month on overdue invoice.
- 4) Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

E. & O. E.**THIS IS A COMPUTER GENERATED INVOICE WHICH REQUIRES NO SIGNATURE**

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

07 May, 2018

To Whom It May Concern

Dear Sir / Madam,

Accident on 13/02/18 01:55 PM at BAYSHORE RD TOWARDS ECP

1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHD9213C. The taxi was hired to CHAN KAI HENG a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$75.25 per day (inclusive of GST).
2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan

General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

13-02-2018

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

Date In	Date Out	Vehicle No.
Accident No.	AAD1802-146	Accident Date 13-02-2018
14/2/2018 08:01	21/2/2018 12:00	SHD9213C

Yours Faithfully,

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
SLC2554Y	12 Feb 2018 / 00:25:00	ECICS LIMITED
FBG2241Y	13 Feb 2018 / 13:55:00	EQ INSURANCE COMPANY LTD
SLG7100U	13 Feb 2018 / 13:33:00	AIG ASIA PACIFIC INSURANCE PTE. LTD.

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