

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/EQ18003140/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/EQ18003140/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/EQ18003140/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/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, 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/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/EQ18003140/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



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: 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 408866
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@lkkauto.com

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