

We have wasted a working day.

Best regards.  
Sam Tan  
Service Advisor



**Hong Seh Motors Pte Ltd**

10 Fourth Lok Yang Road Singapore 629707

Tel: +65 6266 1555 Fax: +65 6265 9595

DID: +65 6316 5916

HP: +65 96302180

Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

**Sent:** Wednesday, 4 April, 2018 2:55 PM

**To:** Thin Thin (LKKAuto); Sam Tan

**Cc:** CS A Team; Admin A; SUR

**Subject:** FW: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Dear Sam,

Thank you for the email.

Dear Thin Thin,

Please kindly assist.

**CC4/EQ18004029/T1ua3**

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

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**From:** Sam Tan [<mailto:samtan@hongseh.com.sg>]

**Sent:** Wednesday, 4 April 2018 2:43 PM

**To:** Taufikh (LKKAuto) <[Taufikh@lkkauto.com](mailto:Taufikh@lkkauto.com)>

**Cc:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Taufikh,

Attach picture of the damaged end panel pictures .

Sam Tan  
Service Advisor



**Hong Seh Motors Pte Ltd**

10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]

**Sent:** Wednesday, 28 February, 2018 4:24 PM

**To:** Admin A

**Cc:** Sam Tan

**Subject:** DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

***Without Prejudice***  
***Save As To Costs***

Dear all,

Please arrange to attend to the PRS.

Liability is cleared. Proceed to direct settle, if possible.

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](http://www.eqinsurance.com.sg)



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---

**From:** Evon Thoo

**Sent:** Monday, February 26, 2018 4:02 PM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Bazlin Ahmad <[bazlin.ahmad@eqinsurance.com.sg](mailto:bazlin.ahmad@eqinsurance.com.sg)>; Rose Koh <[rose.koh@eqinsurance.com.sg](mailto:rose.koh@eqinsurance.com.sg)>

**Subject:** FW: Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Dear Janet

FYNA

Regards,

**Evon Thoo**

Customer Service



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
tel 65 62239433 | fax 65 6224 3903  
www.eqinsurance.com.sg

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**From:** Sam Tan [<mailto:samtan@hongseh.com.sg>]

**Sent:** Monday, February 26, 2018 3:49 PM

**To:** Marketing

**Subject:** Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Dear Sir / Mdm,

Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

I have been instructed by the owner of SKX2993P to liaise with EQ Insurance Company Ltd with the above matter.

Attached is the accident report by the owner of SKX2993P insure under Liberty Insurance Pte Ltd and the repair estimate.

The prima facie evidence suggests that SGV717S had caused the accident. You may wish to look into the matter and confirm if EQ Insurance Company Ltd is open to a direct settlement for this claim.

I would appreciate you could reply ASAP.

Best regards.

Sam Tan

Service Advisor



**Hong Seh Motors Pte Ltd**

10 Fourth Lok Yang Road Singapore 629707

Tel: +65 6266 1555 Fax: +65 6265 9595

DID: +65 6316 5916

HP: +65 96302180

Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Sunday, 6 January 2019 11:18 AM  
**To:** 'Janet Tan'  
**Cc:** Admin A  
**Subject:** RE: <Seek Mandate> DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.  
**Attachments:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Kindly refer to the attached email from third party which is self-explanatory. Third party would like to claim for 15 days of LOU (waiting for parts).

According to third party, they ordered parts on 9<sup>th</sup> March 2018.

Received :

1st batch in 23rd March 2018.

2nd batch in 28th March 2018.

*9/3/18 - 28/3/18 = 19 days.  
≠ 15 days.*

Kindly let us have your further mandate/ instruction.

Thank you.

*10 days + 2 Sunday + 1 PH  
+ 2 PPS = 15 days.*

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto: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](mailto:janet.tan@eqinsurance.com.sg)>

**Sent:** Friday, 28 December 2018 4:45 PM

**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** FW: <Seek Mandate> DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Dear Hsiao Tong

Please proceed to offer up to \$57,905.02.

Regards,

**Janet Tan**

Senior Executive | Claims

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 2 February 2019 8:18 AM  
**To:** 'Sam Tan'  
**Cc:** Admin A; 'Janet Tan'  
**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.  
**Attachments:** DV\_SKX2993P (amended).pdf

Without Prejudice

Dear Sam,

Kindly assist to get your client to sign the DV and return back to us 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: [chewht@lkkauto.com](mailto: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](mailto:janet.tan@eqinsurance.com.sg)>  
**Sent:** Friday, 1 February 2019 9:13 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Sam Tan <[samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)>  
**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Dear Hsiao Tong,

Please proceed.

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](http://www.eqinsurance.com.sg)



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---

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

**Sent:** Thursday, January 31, 2019 5:45 PM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Sam Tan <[samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)>

**Subject:** FW: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Kindly refer to the attached DV (amended by claimant's lawyer). Please advise if we can proceed with this DV.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Sam Tan <[samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)>

**Sent:** Thursday, 31 January 2019 5:21 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Janet Tan' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Hsiao Tong,

Attach client's lawyer request for amendment .  
Please advice.

Best regards.  
Sam Tan  
Service Advisor



**Hong Seh Motors Pte Ltd**

10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, 31 January, 2019 8:21 AM  
**To:** Sam Tan  
**Cc:** Admin A; 'Janet Tan'  
**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Without Prejudice

Hi Sam,

Attached is a copy of DV for your necessary action.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Sam Tan <[samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)>  
**Sent:** Wednesday, 30 January 2019 5:16 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Janet Tan' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.



Hi Hsiao Tong,

My client has agreed with the LOU amount , please sent me the DV for him to acknowledge .

Thank you.  
Sam Tan  
Service Advisor



**Hong Seh Motors Pte Ltd**

10 Fourth Lok Yang Road Singapore 629707

Tel: +65 6266 1555 Fax: +65 6265 9595

DID: +65 6316 5916

HP: +65 96302180

Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]

**Sent:** Tuesday, 29 January, 2019 7:43 AM

**To:** Sam Tan

**Cc:** Admin A; 'Janet Tan'

**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Without Prejudice

Dear Sam,

As spoken yesterday, we have our principal instruction to improve our offer as follows :-

1. Cost of Repair (w/GST)	\$ 54,905.02
2. Loss of Use (15days x \$200.00)	\$ 3,000.00
3. Loss of Use (15days x \$200.00)	\$ 3,000.00 (waiting parts)
Total	<b>\$ 60,905.02</b>

If our offer is acceptable by your client, please duly sign the DV enclosed and return to us 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: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Sam Tan <[samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)>

**Sent:** Thursday, 24 January 2019 9:54 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Janet Tan' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Hsiao Tong,

Any news for the waiting for parts LOD ?

Best regards.

Sam Tan

Service Advisor



Hong Seh Motors Pte Ltd

10 Fourth Lok Yang Road Singapore 629707

Tel: +65 6266 1555 Fax: +65 6265 9595

DID: +65 6316 5916

HP: +65 96302180

Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Sam Tan

**Sent:** Friday, 11 January, 2019 11:11 AM

**To:** 'Hsiao Tong (LKKAuto)'

**Cc:** 'Admin A'; 'Janet Tan'

**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Hsiao Tong,

Please advice .

Best regards.

Sam Tan

Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Sam Tan  
**Sent:** Tuesday, 8 January, 2019 10:04 AM  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** 'Admin A'; 'Janet Tan'  
**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Hsiao Tong,

Any news for the parts waiting LOU ?

Best regards,  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Sam Tan  
**Sent:** Friday, 4 January, 2019 12:36 PM  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** Admin A; Janet Tan  
**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Hsiao Tong.

Thank you for the follow up.  
Beside the 15 days of repair LOU, what about the 15 days waiting for parts ?

Best regards,  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** Friday, 4 January, 2019 12:10 PM  
**To:** Sam Tan  
**Cc:** Admin A; Janet Tan  
**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Without Prejudice

Hi Mr Sam,

We refer to our below email.

We have our principal instruction to offer as follows: -

1. Cost of Repair (w/GST)	\$54,905.02
2. Loss of Use(15days x \$200.00)	\$ 3,000.00
TOTAL	\$57,905.02

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

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 2 January 2019 12:54 PM  
**To:** 'samtan@hongseh.com.sg' <samtan@hongseh.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: [EQ]: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Without Prejudice

Hi Mr Sam,

Apologised for late response.

We have our principal instruction to offer as follows: -

1. Cost of Repair (w/GST)	\$54,905.02
2. Loss of Use(15days x \$200.00)	\$ 3,000.00
TOTAL	\$57,905.02

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

---

**From:** Sam Tan [<mailto:samtan@hongseh.com.sg>]  
**Sent:** Friday, 28 December, 2018 7:08 PM  
**To:** 'Janet Tan' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Hope to hear from you before the year end.

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

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**From:** Sam Tan  
**Sent:** Thursday, 27 December, 2018 1:48 PM  
**To:** 'Janet Tan'; 'Admin A'  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet ,

Hope don't spill over next year .

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

---

**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]  
**Sent:** Thursday, 27 December, 2018 1:25 PM  
**To:** Sam Tan; 'Admin A'  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Without Prejudice  
Save As To Costs

Dear Sam

Shall revert pretty soon.

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](http://www.eqinsurance.com.sg)

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**From:** Sam Tan [<mailto:samtan@hongseh.com.sg>]  
**Sent:** Thursday, December 27, 2018 1:12 PM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Any news ?

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

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**From:** Sam Tan  
**Sent:** Wednesday, 19 December, 2018 12:37 PM  
**To:** 'Janet Tan'; 'Admin A'  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Kindly advice .

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

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**From:** Sam Tan  
**Sent:** Friday, 14 December, 2018 5:35 PM  
**To:** 'Janet Tan'; 'Admin A'  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Any news ?

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

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**From:** Sam Tan  
**Sent:** Tuesday, 11 December, 2018 1:55 PM  
**To:** 'Janet Tan'; 'Admin A'  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Nice speaking to you .  
Please find attach from LKK the approved repair amount for your reference .



Thanks.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

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**From:** Sam Tan  
**Sent:** Monday, 10 December, 2018 6:38 PM  
**To:** 'Janet Tan'; 'Admin A'  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Any news for the claim ?

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

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**From:** Sam Tan  
**Sent:** Thursday, 6 December, 2018 2:11 PM  
**To:** 'Janet Tan'; 'Admin A'  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet ,

Any news for the LOU claim ?

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

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**From:** Sam Tan  
**Sent:** Friday, 30 November, 2018 9:35 AM  
**To:** 'Janet Tan'; Admin A  
**Subject:** RE: DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Hi Janet,

Attach LOD for your approval .  
My client are claiming for the another 5 days for the prior time waiting for the parts see attach indent and receiving date.

Indent in 9 March 2018.  
Received ;  
1<sup>st</sup> batch in 23<sup>rd</sup> March 2018.  
2<sup>nd</sup> batch in 28<sup>th</sup> March 2018.

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)

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**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]  
**Sent:** Wednesday, 28 February, 2018 4:24 PM  
**To:** Admin A  
**Cc:** Sam Tan  
**Subject:** DM17HO02570/JT-Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Without Prejudice

Save As To Costs

Dear all,

Please arrange to attend to the PRS.

Liability is cleared. Proceed to direct settle, if possible.

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](http://www.eqinsurance.com.sg)



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify 1

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**From:** Evon Thoo  
**Sent:** Monday, February 26, 2018 4:02 PM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Cc:** Bazlin Ahmad <[bazlin.ahmad@eqinsurance.com.sg](mailto:bazlin.ahmad@eqinsurance.com.sg)>; Rose Koh <[rose.koh@eqinsurance.com.sg](mailto:rose.koh@eqinsurance.com.sg)>  
**Subject:** FW: Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

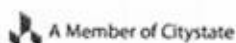
Dear Janet

FYNA

Regards,  
Evon Thoo  
Customer Service



EQ Insurance Company Limited  
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
tel 65 62239433 | fax 65 6224 3903  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify 1

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**From:** Sam Tan [<mailto:samtan@hongseh.com.sg>]

**Sent:** Monday, February 26, 2018 3:49 PM

**To:** Marketing

**Subject:** Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza.

Dear Sir / Mdm,

Accident in between SKX2993P & SGV717S on 15 Nov 2017 at 1145 hrs at Bukit Timah Road toward Balmoral Plaza. I have been instructed by the owner of SKX2993P to liaise with EQ Insurance Company Ltd with the above matter. Attached is the accident report by the owner of SKX2993P insure under Liberty Insurance Pte Ltd and the repair estimate.

The prima facie evidence suggests that SGV717S had caused the accident. You may wish to look into the matter and confirm if EQ Insurance Company Ltd is open to a direct settlement for this claim.

I would appreciate you could reply ASAP.

Best regards.  
Sam Tan  
Service Advisor



Hong Seh Motors Pte Ltd  
10 Fourth Lok Yang Road Singapore 629707  
Tel: +65 6266 1555 Fax: +65 6265 9595  
DID: +65 6316 5916  
HP: +65 96302180  
Email: [samtan@hongseh.com.sg](mailto:samtan@hongseh.com.sg)




## 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 : CC4/EQI18004029/T1pa3s2		
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 25-02-2019		
		Code : EQI		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SGV 717S	Veh. Inspected	SKX 2993P	
Policy No.	DMPPHQ17-005676	Coverage (\$)	0.00	
Claim No.	DM17HO02570/JT	Excess (\$)	0.00	
Assign From	JANET TAN	Assign Date	28/02/2017	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	MASERATI GRANTURISMO 4.2	c.c	4244	
Engine No.	HIDDEN	Year of Reg.	2011	
Chassis No.	ZAMGH45C000054119	Colour	BLACK	
Odometer	111142	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	285/40R19	MICHELIN	6 mm	
L/H Front Tyre	285/40R19	MICHELIN	6 mm	
R/H Rear Tyre	285/40R19	MICHELIN	6 mm	
L/H Rear Tyre	285/40R19	MICHELIN	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	15/11/2017	Inspection Date	01/03/2018	
Survey held at	HONG SEH MOTORS PTE LTD 10 FOURTH LOK YANG ROAD JURONG TOWN SINGAPORE 628631			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		10 Working Days		



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

Page No.: 1 of 3

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKX 2993P

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b><u>REPLACEMENT OF PARTS</u></b>				
1	RH REAR SILENCER	BENT	4,455.00	4,455.00
1	LH REAR SILENCER	BENT	4,455.00	4,455.00
4	SUPPORT	NECESSARY	232.00	232.00
1	REAR HOOD BONNET	CRACKED	3,415.00	3,415.00
2	SMALL BLACK - M145	NECESSARY	12.70	12.70
1	REAR BOOT GASKET	NECESSARY	240.00	240.00
11	RIVET	NECESSARY	28.05	28.05
4	SCREW	NECESSARY	4.80	4.80
9	CLIP	NECESSARY	73.80	73.80
1	RR BOOT LOCK MECHANISM	BENT	318.35	318.35
2	SCREW	NECESSARY	4.40	4.40
1	STRIKER	NECESSARY	23.60	23.60
1	CABLE	NECESSARY	52.20	52.20
2	SCREW	NECESSARY	3.00	3.00
2	456T/A WASHER, ENZO	NECESSARY	2.40	2.40
1	BATTERY COVERING CASE	DEFORMED	636.00	636.00
4	SCREW	NECESSARY	11.20	11.20
4	WASHER	NECESSARY	10.00	10.00
1	SCREW	NECESSARY	1.60	1.60
1	PLATE	NECESSARY	115.05	115.05
1	LUGGAGE COMPARTMENT CARPET - GREY	NOT NECESSARY	406.20	-
4	SCREW COVER	NECESSARY	51.20	51.20
1	INSULATION	NECESSARY	92.00	92.00
4	SPECIAL SCREW	NECESSARY	234.40	234.40
4	BLOCK	NECESSARY	7.20	7.20
1	STRIKER	BENT	2.15	2.15
1	PREMIUM EMERGENCY KIT	NOT NECESSARY	608.00	-
1	FIX AND GO TYRE REPAIR KIT	NOT NECESSARY	550.00	-
1	R.H.REAR LAMP MOBILE SIDE - M145 - SEALANT	NOT NECESSARY	380.00	-
1	L.H.REAR LAMP MOBILE SIDE - M145 - SEALANT	NOT NECESSARY	380.00	-
1	UPPER REAR PANEL	BENT	2,950.00	2,950.00

Report Ref No. CC4/EQ18004029/T1pa3s2



# 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	LOWER REAR PANEL	BENT	2,800.00	2,800.00
5	RIVET	NECESSARY	60.00	60.00
1	COMPLETE REAR BUMPER	DEFORMED	6,420.00	6,420.00
1	RH BRACKET	NECESSARY	75.50	75.50
1	LH BRACKET	NECESSARY	75.50	75.50
1	REAR BUMPER PLATE	DEFORMED	530.00	530.00
22	SCREW	NECESSARY	231.00	231.00
8	GASKET	NECESSARY	13.20	13.20
1	WIRING PARKING SENSOR	DISTORTED	1,625.00	1,625.00
2	PARKING SENSOR	MISSING	1,462.50	1,462.50
4	PARKING SENSOR GASKET	NECESSARY	96.00	96.00
4	SUPPORT PARKING SENSOR	NECESSARY	122.00	122.00
1	SPARE WHEEL HOUSING	CRACKED	1,500.00	1,500.00
18	SCREW COVER	NECESSARY	231.30	231.30
18	WASHER	NECESSARY 16PCS ONLY	14.40	12.80
1	WHEEL SHIELD	BENT	1,000.00	1,000.00
1	RH TAIL PIPE HEATSHIELD	NOT NECESSARY	312.00	-
4	CAT. CONVERTER SHIELD WASHER	NOT NECESSARY	7.20	-
1	LH SILENCER HEAT SHIELD	NOT NECESSARY	315.00	-
4	CAT. CONVERTER SHIELD WASHER	NOT NECESSARY	6.00	-
1	EMBLEM "MASERATI" REAR BOOT	NECESSARY	78.00	78.00
1	REAR HOOD BONNET HANDLE - M145	DEFORMED	495.00	495.00
2	NUMBER PLATE LIGHT	DISTORTED	221.00	221.00
4	SCREW	NECESSARY	13.20	13.20
1	REAR BOOT MOULDING TAPE	NECESSARY	218.00	218.00
1	RH REAR COVERING TAPE	NECESSARY	70.50	70.50
1	LH OUTER BOOT COVERING TAPE	NECESSARY	70.50	70.50
6	BUTTON	NECESSARY	27.00	27.00
1	REAR REG PLATE	NECESSARY	60.00	30.00
1	AUTO HANDBRAKE MODULE MOUNTING (ADDITIONAL)	NECESSARY	54.00	54.00
			37,959.10	34,963.10

Report Ref No. CC4/EQI18004029/T1pa3s2



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Page No.:3 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b>LABOUR</b>			
	RENEW REAR ROCKET PANEL INCLUDE CUT, WELD & RESHAPE RIGHT LUGGAGE COMPARTMENT FLOOR PANEL.		3,200.00	2,800.00
	REMOVE & REINSTALL, BOTH TAIL LAMP, REAR BUMPER, LUGGAGE COMPARTMENT CARPET FINISHING, SPARE WHEEL COMPARTMENT, HEAT SHIELD, BOTH WHEEL ARCH COVER AND ELECTRONIC HANDBRAKE SYSTEM BOTH EXHAUST TO FACILITATE REPAIR.		4,800.00	4,200.00
	REMOVE & RENEW REAR BUMPER, PARKING SENSOR, SENSOR HARNESS.		2,100.00	1,800.00
	REMOVE & RENEW BOOT COVER INCLUDE ALIGNMENT TRANSFER WIRING HARNESS, LOCKING DEVICE.		1,500.00	1,000.00
	RESPRAY PRIMER & PAINT TO BODY COLOUR REAR BUMPER, REAR BUMPER SENSOR REAR ROCKER PANEL AND LUGGAGE COMPARTMENT FLOOR PANEL BOTH REAR FENDER & BOOT COVER.		7,200.00	5,600.00
	RESET ALL SYSTEM WITH SD3 COMPUTER TESTER.		950.00	950.00
			19,750.00	16,350.00
	<b>GRAND TOTAL</b>		<b>57,709.10</b>	<b>51,313.10</b>

<b>RECOMMENDED COST OF REPAIRS</b>			<b>51,313.10</b>
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Report Ref No. CC4/EQ18004029/T1pa3s2

MOHAMAD TAUFIKH  
M.MATAI, AMSAE-A  
Automotive Assessor

HO LEONG CHUAN  
Automotive Assessor

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