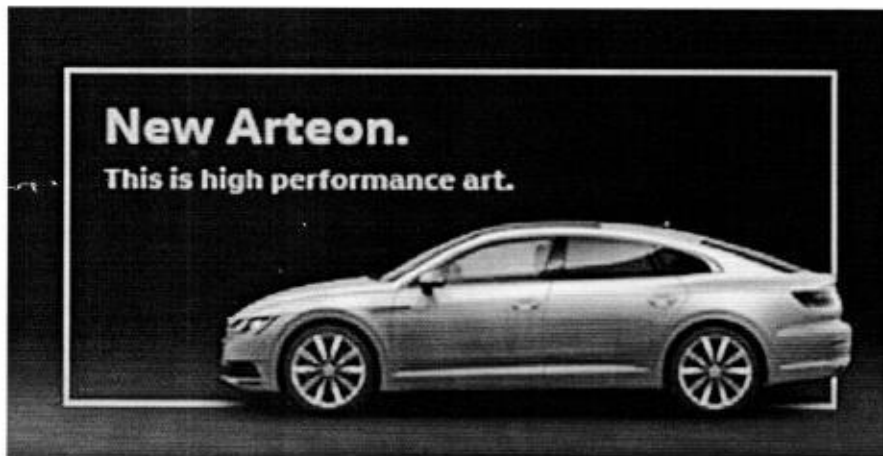


Tang Shu Shi
Insurance Service Advisor
Aftersales

Volkswagen Centre Singapore (Macpherson)
1 Kampong Ampat
Singapore 368314

DID: +65 6922-3502
Mobile: +65 9386-7833
Main Line : +65 6305-7299
Main Fax: +65 6285-8620
shushi.tang@vw.com.sg
<http://www.vw.com.sg>



From: Tang, Shu Shi (VWG Singapore)
Sent: Thursday, 22 March, 2018 7:02 PM
To: 'Janet Tan'; 'eqiprs@eqinsurance.com.sg'
Subject: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Dear Claims,

Please revert on liability and survey arrangement for this claim.

Best Regards,

Tang Shu Shi
Insurance Service Advisor
Aftersales

Volkswagen Centre Singapore (Macpherson)
1 Kampong Ampat
Singapore 368314

DID: +65 6922-3502
Mobile: +65 9386-7833
Main Line : +65 6305-7299
Main Fax: +65 6285-8620
shushi.tang@vw.com.sg
<http://www.vw.com.sg>

Hsiao Tong (LKKAUTO)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Wednesday, 11 April 2018 4:25 PM
To: Shu Pei (LKKAUTO); Hsiao Tong (LKKAUTO)
Cc: Bernadette Yeo
Subject: RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018 ***LKK REF:CC4/EQI18005641/T1pb3
Attachments: LKK INSPECTION PHOTOS.PDF; TP ESTIMATE- MARKED.PDF; Preliminary_Advice.pdf

Dear Hsiao Tong,

Do you have the finalised repair of third party vehicle? Please call insured and explain to him the rationale for the \$5,200.00.

Thank you.

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

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From: Janet Tan
Sent: Thursday, April 5, 2018 8:51 AM
To: 'Shu Pei (LKKAUTO)' <shupe@lkkauto.com>; 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>
Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>
Subject: RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018 ***LKK REF:CC4/EQI18005641/T1pb3

Dear Hsiao Tong

Extracted the email concern from our insured driver:

Hi Ms Janet,

Please keep me informed of the repair cost for SDX 1650 T . If the claim is too exorbitant we will challenge the claim. We have photos of the minor scratches.

Very apologetically we negotiated with the car owner (Mr T Salbaras) on 22 March that we are willing to pay the bill for touch up of all the scratches and fixing of the vehicle no. plate as there were no dents on the front portion of the vehicle. However, this offer was declined immediately as he adamantly said he is going to let Volkswagen handle it. We noticed that the vehicle is more than 15 years old, he has pointed all the scratches including those on the logo emblem. As it was our fault we would not be denying all the scratches pointed out by him , but we are looking forward to a genuine bill to restore the vehicle back to the state before the incident. It is not an accident but a mere hit of a stationery vehicle when I drove too close it as I was avoiding an outgoing car. It was after a hump, speed of my car is only 10 to 20 km/hr. Kindly note that our vehicle touch up cost is S\$480.

So sorry for the inconvenience caused.

Regards
Felix Loo

Please forward us the full survey report soonest possible.

Thank you.

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

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From: Janet Tan
Sent: Wednesday, March 28, 2018 2:18 PM
To: 'Shu Pei (LKKAUTO)' <shupeil@lkkauto.com>
Cc: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>
Subject: FW: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018 ***LKK
REF:CC4/EQ118005641/T1pb3

Dear Shu Pei

OI report as attached.

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

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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: Shu Pei (LKKAuto) [<mailto:shupe@lkkauto.com>]

Sent: Wednesday, March 28, 2018 12:44 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018 ***LKK
REF:CC4/EQI18005641/T1pb3

WITHOUT PREJUDICE

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SDX 1650T at M/s Volkswagen Centre Singapore.

Enclosed for your perusal is:

- Preliminary advice
- TP estimated cost of repair

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

Our case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAuto)

Sent: Monday, 26 March 2018 6:51 PM

To: 'Janet Tan' <janet.tan@eqinsurance.com.sg>

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

Subject: RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Dear Janet,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer arrange survey on 27.03.2018.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

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

Sent: Monday, 26 March 2018 3:13 PM

To: Admin A <admin-a@lkkauto.com>

Subject: RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Dear all,

Please assist to attend to this 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

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From: Tang, Shu Shi (VWG Singapore) [<mailto:shushi.tang@vw.com.sg>]

Sent: Monday, March 26, 2018 2:20 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Subject: RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Hi,

Please use LKK.

Thank you,

Best Regards,

Tang Shu Shi

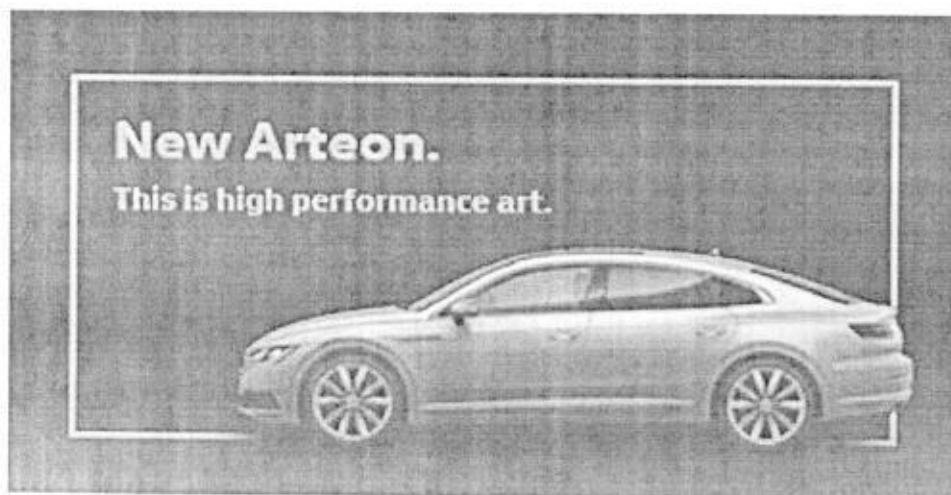
Insurance Service Advisor

Aftersales

Volkswagen Centre Singapore (Macpherson)

1 Kampong Ampat
Singapore 368314

DID: +65 6922-3502
Mobile: +65 9386-7833
Main Line : +65 6305-7299
Main Fax: +65 6285-8620
shushi.tang@vw.com.sg
<http://www.vw.com.sg>



From: Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]
Sent: Monday, 26 March, 2018 1:40 PM
To: Tang, Shu Shi (VWG Singapore)
Subject: FW: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Without Prejudice
Save As To Costs

Dear Shu shi

For Pre repair survey request, please email to eqiprs@eqinsurance.com.sg

Liability is cleared. We can agree on direct settlement.

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

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

1) AJAX Inspection Services Pte Ltd Tel: 6255 0808 Fax: 6849 9155	2) Automobile Inspection Services Pte Ltd Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
3) LBS Automotive Appraisal Pte Ltd L.B.S. Auto Consultants Pte Ltd Tel: 6281 6690 / 62832866 Fax: 6281 8748 Contact Person: Amy/ Grace	4) Priority Services Tel: 62934822 Fax: 62963283 Contact Person: Sharon

5) RT Appraisal Pte Ltd Tel: 67486076 Fax: 67480361 Contact Person: Elson/Elgene	6) LKK Auto Consultants Pte Ltd Tel: 6256-3561 Fax: 6741-4108
7) Kelvin Automotive Appraising Services Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	8) Automotive Appraiser & Surveying Services Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee
9) JP Knights Pte Ltd Tel: 63450068 Fax: 63445328	

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

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

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

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From: Tang, Shu Shi (VWG Singapore) [<mailto:shushi.tang@vw.com.sg>]

Sent: Monday, March 26, 2018 1:03 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>; EQI PRS <EQIPRS@eqinsurance.com.sg>

Subject: RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Hi Janet,

Please revert on liability & survey arrangement, thank you.

Best Regards,

Tang Shu Shi
Insurance Service Advisor
Aftersales

Volkswagen Centre Singapore (Macpherson)
1 Kampong Ampat
Singapore 368314

DID: +65 6922-3502
Mobile: +65 9386-7833
Main Line : +65 6305-7299
Main Fax: +65 6285-8620
shushi.tang@vw.com.sg
<http://www.vw.com.sg>



From: Tang, Shu Shi (VWG Singapore)
Sent: Thursday, 22 March, 2018 7:02 PM
To: 'Janet Tan'; 'eqiprs@eqinsurance.com.sg'
Subject: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Dear Claims,

Please revert on liability and survey arrangement for this claim.

Best Regards,

Tang Shu Shi
Insurance Service Advisor
Aftersales

Volkswagen Centre Singapore (Macpherson)
1 Kampong Ampat
Singapore 368314

DID: +65 6922-3502
Mobile: +65 9386-7833
Main Line : +65 6305-7299
Main Fax: +65 6285-8620
shushi.tang@vw.com.sg
<http://www.vw.com.sg>

New Arteon.

This is high performance art.



From: shushi.tang@vw.com.sg [mailto:shushi.tang@vw.com.sg]

Sent: Thursday, 22 March, 2018 7:01 PM

To: Tang, Shu Shi (VWG Singapore)

Subject: Scan von MyMFP

Scan from MyMFP

Hsiao Tong (LKKAUTO)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Thursday, 12 April 2018 2:20 PM
To: Hsiao Tong (LKKAUTO)
Cc: Bernadette Yeo; Admin A
Subject: FW: DM18HO00774/JT: LKK REF:CC4/EQI18005641/T1pb3 -Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18
Attachments: SLM8333B.jpg; SLM8333B Repair Bill.pdf; LOD-VOLKSWAGEN -SDX1650T.pdf

Dear Hsiao Tong

Attach the LOD which we have just received and email from insured for your necessary action.

Thank you.

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

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From: singaporeupi [mailto:singaporeupi@singnet.com.sg]
Sent: Wednesday, April 11, 2018 5:31 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: RP Insurance Agencies Pte Ltd <insure@rpins.sg>
Subject: Re: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Janet

The revised bill of SDX1650T for the claimed damages shocked me. It was not even an accident whereby two vehicles collided and certain impact was caused as a result of the speed of both vehicles. In this case my friend was entering the car park at Bishan Street 13 where vehicle SDX1650T was parked at lot 276. Before this lot there is a hump, therefore one can tell the speed of my car. I drove too near to his vehicle as I needed to avoid another vehicle leaving the car park. This lot is just before a corner turn. As it was my fault, My friend decided to place a note to inform the owner to call her. My friend took a picture of the vehicle too. My offer to pay for all touch up of the vehicle (as I noted there were no dents) to owner's satisfaction was turned down. If owner wants to give a 'new look' to his more than 15 years old vehicle

taking advantage of this claim, I would take up the matter seriously, getting down to the details on the areas possible to be caused by this incident and what areas are out of the parameters. Photo of my vehicle is attached for your viewing of the slight damage of my vehicle. My vehicle head light is not even broken. The repair bill is only \$480

Regards
Felix Loo



RP INSURANCE AGENCIES PTE LTD
135 Middle Road #05-09 Bylands Building Singapore 188975
telephone (65) 6749 5711 • email insure@rpins.sg
RPINS.SG

"Knowing That Your Insurance Needs Are In Good Hands"

urn:199702057C

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Wednesday, 11 April 2018 9:41 AM
To: RP Insurance Agencies Pte Ltd <insure@rpins.sg>
Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>
Subject: RE: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear all,

Attach the estimate and the damaged photos for your perusal.
Thank you.

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

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From: Janet Tan
Sent: Thursday, April 5, 2018 8:48 AM
To: 'RP Insurance Agencies Pte Ltd' <insure@rpins.sg>
Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>
Subject: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Emily,

Third party's vehicle was surveyed at Volkswagen. The revised repair cost by our surveyor is around \$5,200.00

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: RP Insurance Agencies Pte Ltd [<mailto:insure@rpins.sg>]

Sent: Wednesday, April 4, 2018 3:04 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Subject: RE: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Janet,

Please advise any estimate from the TP repair?

Regards,

Emily



RP INSURANCE AGENCIES PTE LTD

135 Middle Road #05-00 Bylands Building Singapore 188975

telephone (65) 6749 5711 • email insure@rpins.sg

RPINS.SG

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acc 199702057C

From: singaporeupi <singaporeupi@singnet.com.sg>

Sent: Thursday, 29 March 2018 4:51 PM

To: janet.tan@eqinsurance.com.sg

Cc: RP Insurance Agencies Pte Ltd <insure@rpins.sg>

Subject: Fw: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Hi Ms Janet,

Please keep me informed of the repair cost for SDX 1650 T . If the claim is too exorbitant we will challenge the claim. We have photos of the minor scratches.

Very apologetically we negotiated with the car owner (Mr T Salbaras) on 22 March that we are willing to pay the bill for touch up of all the scratches and fixing of the vehicle no. plate as there were no dents on the front portion of the vehicle. However, this offer was declined immediately as he adamantly said he is going to let Volkswagen handle it. We noticed that the vehicle is more than 15 years old, he has pointed all the scratches including those on the logo emblem. As it was our fault we would not be denying all the scratches pointed out by him , but we are looking forward to a genuine bill to restore the vehicle back to the state before the incident. It is not an accident but a mere hit of a stationery vehicle when I drove too close it as I was avoiding an outgoing car. It was after a hump, speed of my car is only 10 to 20 km/hr. Kindly note that our vehicle touch up cost is S\$480.

So sorry for the inconvenience caused.

Regards
Felix Loo

From: RP Insurance Agencies Pte Ltd
Sent: Tuesday, March 27, 2018 3:46 PM
To: 'Felix-UPI'
Cc: 'Liew Siew Mei'
Subject: FW: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Felix

for your info

Regards.
Emily



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135 Middle Road #05-09 Bylands Building Singapore 188975
telephone (65) 6740 5711 • email insure@rpins.sg
RPINS.SG

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urn:1997026570

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Tuesday, 27 March 2018 3:31 PM
To: insure@rpins.sg
Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>
Subject: RE: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Emily,

We have received the pre repair survey request from Volkswagen Group on behalf of third party. Our surveyor from LKK Auto Consultants has been assigned. We do not have the revised estimate as yet.

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

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From: Bernadette Yeo

Sent: Tuesday, March 27, 2018 3:23 PM

To: 'RP Insurance Agencies Pte Ltd'

Subject: RE: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Emily,

Thanks for your email.

Will check and get back to you.

Regards,

Bernadette Yeo

Assistant Manager | Claims



EQ Insurance Company Limited

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

did 65 6496 9885 | tel 65 6223 9433 ext 885 | fax 65 6223 4190

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From: RP Insurance Agencies Pte Ltd [<mailto:insure@rpins.sg>]

Sent: Tuesday, March 27, 2018 3:22 PM

To: Bernadette Yeo

Subject: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Bernadette,

As per our conversation on the above matter.

Insured has reported the claim last Friday – 23/03/2018, please double check your system again.

Please let us know if the TP file the claim.

Thanks
Emily



RP INSURANCE AGENCIES PTE LTD
135 Middle Road #05-09 Bylands Building Singapore 188075
telephone: (65) 6749 5711 • email: insure@rpins.sg
RPINS.SG

"Knowing That Your Insurance Needs Are In Good Hands"

REF: 198702052C

160 Sin Ming Drive, #02-20, Sin Ming AutoCity, Singapore 575722

Tel: 6452 7018 (5 Lines) Fax: 6454 9575 Email: account@kimhin.com.sg

TAX INVOICE

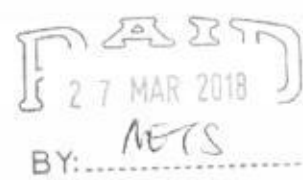
GST NO. M2-0123250-3

LOO (MR)

TEL: 96642898 PG/HP/FAX:

Number	059420
Date	27.03.2018
Terms	CASH
Page	1

Car No.	SLM8333B	Model	TOYOTA CAMRY	W/O No.	54310	Your Ref.	
---------	----------	-------	--------------	---------	-------	-----------	--

Quantity	Description	Unit Price	Amount S\$
1 PCS	VEH IN: 26 MAR 2018 FRONT LEFT BUMPER RETAINER TO REPAIR AND RESPRAY FRONT BUMPER AND FRONT LEFT FENDER. TOTAL		480.00
	SUB-TOTAL		480.00
	ADD : GST @ 7.00 %		33.60
			
SINGAPORE DOLLARS : FIVE HUNDRED THIRTEEN AND CENTS SIXTY ONLY			
Total S\$			513.60

Cheques should be crossed and made payable to K. Kim Hin Auto Pte Ltd.

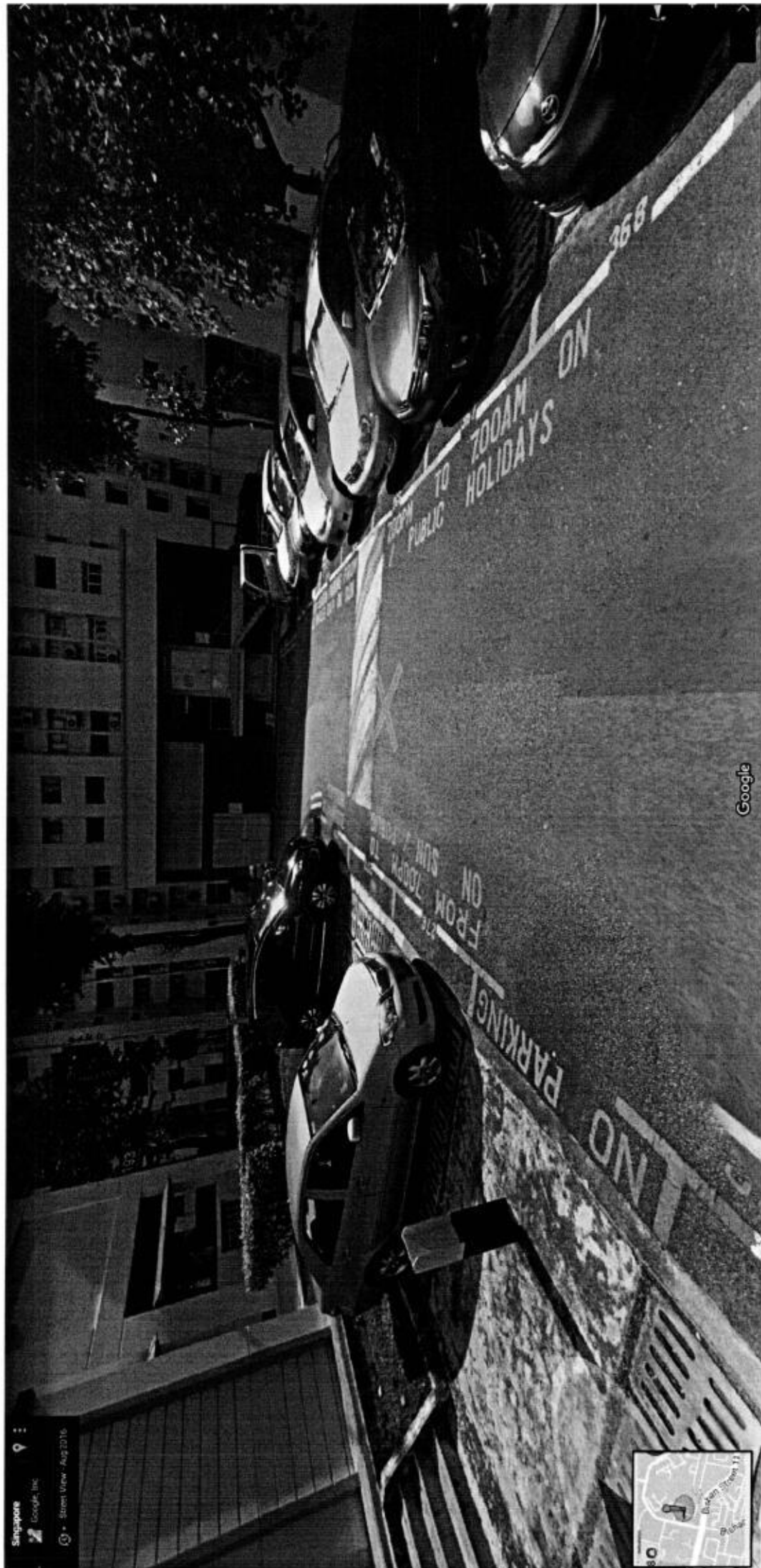
所有支票應交與本公司，並註明抬頭人為：金興汽車有限公司

Specialising in Automobile Repairs, Spray Painting,

Insurance Agency And Motor Accident Claims.



Issued by



Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 3 July 2018 8:22 AM
To: 'janet.tan@eqinsurance.com.sg'
Subject: RE: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18
Attachments: SDX1650T_final.pdf; LKK Survey Photos.PDF; LKK Resurvey Photos.pdf

Hi Janet,

We refer to the above matter.

Kindly refer to our draft to reply insured. For your comments/instruction.

=====

Hi Mr Felix,

We refer to your below email.

We are acting on behalf of our principal whose interest has always been taken in our 1st priority. The damage area is confined to front portion around front bumper and grill. If the parts are not relevant to the impact, we see no reason why must we allow and approve it in the repair cost.

The accident happened while you were making a left turn into carpark and hit onto third party parked vehicle. You reported that your vehicle tends to keep more to the left in order to avoid oncoming vehicle. In the midst of turning, your vehicle hit third party vehicle on the left lot. The damages sustained to your bumper was moderately brushed and out of alignment. Third party who was stationary is absorbing the impact force caused by your vehicle.

The spray paint charge of \$800.00 is only for one piece of bumper, those items mentioned in your email are not included in the cost of repair. Third party owner has to foot the bill himself separately. The left headlamp was damaged is due to the hit by its bumper which was pushed upwards by the impact caused by your vehicle.

The final adjusted repair cost is \$6,188.03(included supplementary items) with 3 repair days. We attached here with a copy of finalise and survey photos for your perusal.

Please call us if you have any queries.

=====

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 [mailto:janet.tan@eqinsurance.com.sg]

Sent: Monday, 16 April 2018 8:58 AM

Hsiao Tong (LKKAUTO)

Subject:

RE: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Hi Mr Felix,

We refer to your below email.

We are acting on behalf of our principal whose interest has ^{ALWAYS} been taken in our 1st priority. The damage area is confined to front portion around front bumper and grill. If the parts are not relevant to the impact, we see no reason why must we allow and approve it in the repair cost.

The accident happened while you were making a left turn into carpark and hit onto third party parked vehicle. You reported that your vehicle tends to keep more to the left in order to avoid oncoming vehicle. In the midst of turning, your vehicle hit third party vehicle ^{PARKED} on the left lot. The damages sustained to your bumper was moderately brushed and out of alignment. Third party who was stationary is absorbing the impact force caused by your vehicle.

The spray paint charge of \$800.00 is only for one piece of bumper, those items mentioned in your email are not included in the cost of repair. Third party owner has to foot the bill himself separately. The left headlamp was damaged is due to the hit by its bumper which was pushed upwards by the impact caused by your vehicle.

The final

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)

- AS TO THE ISSUE OF FINAL REPAIR COST, THERE ARE 2 ITEMS (REINFORCEMENT BAR AND BRACKET) SUBJECT TO FURTHER CHECK BEFORE APPROVAL WHICH WE DID. HOWEVER, SURVEYOR HAS OVERLOOKED TO SHOW ITS AMOUNT UNDER CHECK ITEM IN THE PRELIMINARY ADVICE.
- ITEM NO 17 FRONT SPOILER WAS NOT LISTED IN THE INITIAL ESTIMATE BUT ONLY BROUGHT TO SURVEYOR'S ATTENTION WHEREBY SURVEYOR HAS APPROVED IT AT THE TIME OF INSPECTION. THEREFORE, THE REVISED AMOUNT OF \$5,218.95 PLUS (IS A SUPPLEMENTARY ITEM WHICH) THESE 3 ITEMS OF \$969.08 TOTALLING \$6,188.03

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

Sent: Monday, 16 April 2018 8:58 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>

Subject: FW: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Hsiao Tong

Further email from insured for your necessary action.

Regards,

Janet Tan

Senior Executive | Claims

• CHECK ITEMS:	REINFORCEMENT	\$ 497.19
	SIDE BRACKET (RH)	29.02
		<u>\$ 526.21</u>
• SUPPLEMENTARY:	FRONT SPOILER	442.87
	SUB TOTAL	<u>\$ 969.08</u>
• REVISED ESTIMATE AMOUNT		<u>\$ 5,218.95</u>
	FINAL COR	<u>\$ 6,188.03</u>

Hsiao Tong (LKKAuto)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Monday, 16 April 2018 8:58 AM
To: Hsiao Tong (LKKAuto)
Cc: Admin A; Bernadette Yeo
Subject: FW: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18
Attachments: IMG_9133.jpg; IMG_9134.jpg; IMG_9135.jpg; SLM 8333B1.jpg; SLM8333B1.jpg

Dear Hsiao Tong

Further email from insured for your necessary action.

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

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From: singaporeupi [mailto:singaporeupi@singnet.com.sg]
Sent: Friday, April 13, 2018 5:15 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: RP Insurance Agencies Pte Ltd <insure@rpins.sg>
Subject: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Janet

I have attached with this email 3 photos of SDX 1650T after owner has sent to his workshop. From the photos one can tell the whole vehicle has been given a new coat of paint. All four tyres and rims were brand new. Side mirrors have been changed. I have parked my vehicle next to his to take photos as proof that there is no possibility his vehicle left head lamp or the volkswagen emblem were hit as the scratches on my vehicle were below the head lamp (refer photo attached in previous email) There is not a single dent on his bumper, to cause any damage on the head lamp and emblem, the bumper would have been dented and the left head lamp of my vehicle would be damaged too.

Your surveyor is definitely not considering your company's interest. The damages detailed in the report covered an area too wide and beyond the range that could have been caused by my vehicle.

② LEFT HEADLAMP WAS DAMAGED IS DUE TO THE HIT BY ITS BUMPER WHICH WAS PUSHED UPWARDS BY THE IMPACT CAUSED BY YOUR VEHICLE. VOLKSWAGEN EMBLEM IS NOT INCLUDED IN THE COST OF REPAIRS.

③ WE ARE ACTING ON BEHALF OF OUR PRINCIPAL WHOSE INTEREST HAS BEEN TAKEN IN OUR 1ST PRIORITY. THE DAMAGE AREA IS CONFINED TO FRONT PORTION AROUND FRONT BUMPER AND GRILL NOTHING ELSE. IF THE PARTS ARE NOT RELEVANT TO THE IMPACT, WE SEE NO REASON WHY MUST WE ALLOW AND APPROVE IT IN THE REPAIR COST.

13/04/18

① FOR SPRAYING THE WHOLE VEHICLE THE COST WOULD BE EASILY MORE THAN 2K. THE SPRAY CHARGE OF 6800 IS ONLY FOR ONE PIECE OF BUMPER. THOSE ITEMS MENTIONED IN YOUR EMAIL ARE NOT INCLUDED IN COST OF REPAIRS. IF OWNER HAS TO FOOT THE BILL HIMSELF SEPARATELY.

Regards
Felix Loo

From: singaporeupi

Sent: Wednesday, April 11, 2018 5:31 PM

To: Janet Tan

Cc: RP Insurance Agencies Pte Ltd

Subject: Re: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Janet

The revised bill of SDX1650T for the claimed damages shocked me. It was not even an accident whereby two vehicles collided and certain impact was caused as a result of the speed of both vehicles. In this case my friend was entering the car park at Bishan Street 13 where vehicle SDX1650T was parked at lot 276. Before this lot there is a hump, therefore one can tell the speed of my car. I drove too near to his vehicle as I needed to avoid another vehicle leaving the car park. This lot is just before a corner turn. As it was my fault, My friend decided to place a note to inform the owner to call her. My friend took a picture of the vehicle too. My offer to pay for all touch up of the vehicle (as I noted there were no dents) to owner's satisfaction was turned down. If owner wants to give a 'new look' to his more than 15 years old vehicle taking advantage of this claim, I would take up the matter seriously, getting down to the details on the areas possible to be caused by this incident and what areas are out of the parameters. Photo of my vehicle is attached for your viewing of the slight damage of my vehicle. My vehicle head light is not even broken. The repair bill is only \$480

Regards
Felix Loo



RP INSURANCE AGENCIES PTE LTD
135 Middle Road #05-09 Bylands Building Singapore 188975
telephone (65) 6749 5711 • email insure@rpins.sg
RPINS.SG

"Knowing That Your Insurance Needs Are In Good Hands"

ura 199700572

moderately

From: Janet Tan <janet.tan@eqinsurance.com.sg>

Sent: Wednesday, 11 April 2018 9:41 AM

To: RP Insurance Agencies Pte Ltd <insure@rpins.sg>

Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>

Subject: RE: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear all,

Attach the estimate and the damaged photos for your perusal.
Thank you.

Regards,

Janet Tan

Senior Executive | Claims

OF TIP (4) WHETHER THE HIT CAUSED BY YOUR VEHICLE SUFFICIENTLY TO DAMAGE RELEVANT PARTS, ALSO DEPENDS ON THE FOLLOWING FACTORS:

(a) TIP'S VEHICLE WAS PARKED NEAR THE TURN, TO NEGOTIATE THE RIGHT BEND. YOUR VEHICLE TENDS TO KEEP MORE TO THE LEFT IN ORDER TO AVOID ON COMING VEHICLE, IN THE MIDST OF TURNING. YOUR VEH HIT A PARKED VEHICLE ON THE LEFT LOT. WE DO NOT KNOW THE SPEED OF YOUR VEHICLE, PERHAPS IN THE REGION OF AROUND 10-15 KM/H IN THE PARKING AREA BUT CHARGING FROM YOUR DAMAGE BUMPER WHICH IS BRUSHED AND OUT OF ALIGNMENT, WE CAN IMAGINE WHAT WOULD BE THE LIKELY DAMAGE TO A STATIONARY TIP VEHICLE WHO IS ABSORBING THE IMPACT FORCE CAUSED BY YOUR DRIVER.

MODEL

(b) DO CONSIDER THE HORSE POWER AND WEIGHT OF YOUR VEHICLE, COMPARED TO TIP VEHICLE.
(c) WHEN DRIVING ROUND THE BEND, USUALLY, YOUR VEHICLE TENDS TO BE PUSHED A BIT TOWARDS LEFT FROM ITS TRAVELLING PATH BY A TURNING FORCE.

THEREFORE, WE ARE OF THE OPINION THAT DAMAGE TO BOTH VEHICLE ARE QUITE CONSISTENT IN VIEW OF THE AFORESAID



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



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From: Janet Tan

Sent: Thursday, April 5, 2018 8:48 AM

To: 'RP Insurance Agencies Pte Ltd' <insure@rpins.sg>

Cc: Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>

Subject: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 2018

Dear Emily,

Third party's vehicle was surveyed at Volkswagen. The revised repair cost by our surveyor is around \$5,200.00

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



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From: RP Insurance Agencies Pte Ltd [<mailto:insure@rpins.sg>]

Sent: Wednesday, April 4, 2018 3:04 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Subject: RE: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 2018

Dear Janet,

Please advise any estimate from the TP repair?

Regards.
Emily



RP INSURANCE AGENCIES PTE LTD
135 Middle Road #05-09 Bylands Building Singapore 188975
Telephone: (65) 6740 5211 • email: insure@rpins.sg
RPINS.SG

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acc: 199702057C

From: singaporeupi <singaporeupi@singnet.com.sg>
Sent: Thursday, 29 March 2018 4:51 PM
To: janet.tan@eqinsurance.com.sg
Cc: RP Insurance Agencies Pte Ltd <insure@rpins.sg>
Subject: Fw: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Hi Ms Janet,

Please keep me informed of the repair cost for SDX 1650 T . If the claim is too exorbitant we will challenge the claim. We have photos of the minor scratches.

Very apologetically we negotiated with the car owner (Mr T Salbaras) on 22 March that we are willing to pay the bill for touch up of all the scratches and fixing of the vehicle no. plate as there were no dents on the front portion of the vehicle. However, this offer was declined immediately as he adamantly said he is going to let Volkswagen handle it. We noticed that the vehicle is more than 15 years old, he has pointed all the scratches including those on the logo emblem. As it was our fault we would not be denying all the scratches pointed out by him , but we are looking forward to a genuine bill to restore the vehicle back to the state before the incident. It is not an accident but a mere hit of a stationery vehicle when I drove too close it as I was avoiding an outgoing car. It was after a hump, speed of my car is only 10 to 20 km/hr. Kindly note that our vehicle touch up cost is S\$480.

So sorry for the inconvenience caused.

Regards
Felix Loo

From: [RP Insurance Agencies Pte Ltd](#)
Sent: Tuesday, March 27, 2018 3:46 PM
To: 'Felix-UPI'
Cc: 'Liew Siew Mei'
Subject: FW: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Felix

for your info

Regards.
Emily





