



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 1

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SDX 1650T

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	BUMPER CENTRE BRACKET (SN)	NOT NECESSARY	93.42	-
1	REINFORCEMENT (SN)	BENT	497.20	497.19
1	BUMPER SIDE BRACKET LH (SN)	NOT NECESSARY	29.02	-
1	BUMPER SIDE BRACKET RH (SN)	DEFORMED	29.02	29.02
1	FRT BUMPER (SN)	DEFORMED	1,164.06	1,164.06
1	FOAM LH (SN)	NOT NECESSARY	90.66	-
1	FOAM RH (SN)	NOT NECESSARY	90.58	-
1	NUMBER PLATE BRACKET (SN)	DEFORMED	93.16	93.16
1	RADIATOR GRILLE (SN)	CUT	555.30	555.30
1	RHS FOG LAMP GRILLE (SN)	CUT	81.51	81.51
1	CENTRE LOWER GRILLE (SN)	CUT	176.33	176.33
1	HEADLAMP RH (SN)	CUT	664.46	664.46
6	RIVET (SN)	NECESSARY	4.13	4.13
1	B&P NUMBER PLATE (SN)	BENT	80.00	80.00
1	FR. SPOILER (SN) (ADDTIONAL)	DEFORMED	442.87	442.87
			4,091.72	3,788.03
<b>LABOUR</b>				
	LABOUR.		2,520.00	840.00
	SPRAY PAINT.		2,400.00	800.00
	PROGRAMMING & CALIBRATION COMPULSORY TO DO AFTER AC.		480.00	480.00
	CHECK WIRE HARNESS, ECU, S.		280.00	280.00
			5,680.00	2,400.00
<b>GRAND TOTAL</b>			<b>9,771.72</b>	<b>6,188.03</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>6,188.03</b>

Report Ref No. CC4/EQ18005641/T1pb3s2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile			
EQ INSURANCE COMPANY LTD		Ref : CC4/EQ18005641/T1pb3s2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 03-01-2019	
		Code : EQI	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>			
Insured Veh.	SLM 8333B	Veh. Inspected	SDX 1650T
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	27/03/2018
<b>2. Vehicle Particulars &amp; Condition</b>			
Make & Model	VOLKSWAGEN JETTA	c.c	1390
Engine No.	HIDDEN	Year of Reg.	2013
Chassis No.	WVWZZZ16ZDM042725	Colour	BLUE
Odometer	91511	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
<b>3. Conditions of Tyres</b>			
	Size	Make	Balance
R/H Front Tyre	225/45R17	MICHELIN	6 mm
L/H Front Tyre	225/45R17	MICHELIN	6 mm
R/H Rear Tyre	225/45R17	MICHELIN	6 mm
L/H Rear Tyre	225/45R17	MICHELIN	6 mm
<b>4. Description of Damages</b>			
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT PORTION. DAMAGES SEE DETAILS.			
<b>5. General Information</b>			
Accident Date	22/03/2018	Inspection Date	27/03/2018
Survey held at	VOLKSWAGEN GROUP SINGAPORE PTE LTD 247 ALEXANDRA ROAD SINGAPORE 159934		
<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:		3 Working Days	

## TRANSMISSION VERIFICATION REPORT

TIME : 05/09/2018 23:13  
 NAME :  
 FAX : 67414108  
 TEL :  
 SER.# : E69899L3N245962

DATE, TIME  
 FAX NO./NAME  
 DURATION  
 PAGE(S)  
 RESULT  
 MODE

05/09 23:12  
 64538292  
 00:00:54  
 02  
 OK  
 STANDARD  
 ECM

• WE REFER TO YOUR EMAIL OF 23-8-18, WE BELIEVE MUCH OF THE POINTS RAISED BY INSURED AND ITS INTERMEDIARY HAVE BEEN FULLY EXPLAINED IN OUR RETURN EMAIL. PERHAPS WE WISH TO STRESS ON CERTAIN ISSUE AGAIN AS FOLLOWS:

- TP VEHICLE HAS BEEN GIVEN A NEW COA TO OF PAINT.  
 NO CAR OWNER WOULD ACCEPT <sup>NEW</sup> PAINTS ON AFFECTED BODY PARTS AS ITS COLOUR WOULD DIFFER WITH THE <sup>REMAINING</sup> PARTS. THEREFORE OWNER MAY RESPRAY THE WHOLE CAR WITH THE NEW PAINT WORKS IN ORDER TO LOOK ENIGUE BUT WE ALLOW ONLY COST FOR DAMAGED PARTS NOTHING ELSE. OWNER HAS TO PAY SEPERATE Y
- TO CAUSE ANY DAMAGE ON <sup>RM</sup> LEFT HEAD LAMP AND EMBLEM, ITS BUMPER WOULD HAVE BEEN DENTED.
- LEFT HEADLAMP WAS DAMAGED DUE TO THE HIT BY ITS BUMPER WHICH WAS PUSHED UPWARDS BY THE IMPACT CAUSED BY INSURED VEHICLE. EMBLEM IS NOT AFFECTED AND IS NOT INCLUDED IN THE COST OF REPAIR. DAMAGE TO BUMPER COULD HAVE BEEN IN VARIOUS FORM IN ADDITION TO DENT.
- ALL FOUR TYRES AND RIMS WERE BRAND NEW, SIDE MIRRORS HAVE BEEN CHANGED. PERHAPS, THESE ITEMS ARE REQUESTED BY OWNER TO CHANGE AT THE TIME <sup>OF</sup> REPAIRS. HOWEVER, THEY ARE NOT IN THE REPAIR BILL TO BE FOOT BY INSURER
- THERE IS NOT A SINGLE DENT ON THE BUMPER.  
 SUSTAINED A SMALL CRACKED WITH VARIOUS SCRATCHES AS A RESULT OF IMPACT. IT BUMPER <sup>A</sup> IS DEFORMED AND OUT OF ALIGNMENT. ~~AFTER IMPACT~~ THE DAMAGES ARE SEEM CLEARLY ON THE PHOTOS TAKEN BY OUR SURVEYOR. IT IS NOT POSSIBLE TO RESTORE <sup>BUMPER</sup> DAMAGED TO ITS ORIGINAL POSITION WHICH IS MADE OF FIBRE MATERIAL THEREFORE, IT WARRANTS A CHANGE. TO LET YOU HAVE BETTER UNDERSTANDING THE VARIOUS CAUSE OF DAMAGE TO THE PARTS REPLACED, WE ATTACHED A LIST OF REPAIR BILL WITH THE NATURE OF DAMAGE MARKED UNDER REMARKS COLUMN FOR YOUR PERUSAL.
- SURVEYOR IS NOT CONSIDERING EQ'S INTEREST.  
 WE, BEING LKK GROUP ARE ONE OF THE LEADING SURVEYING FIRM SPECIALIZED IN THE MOTOR ASSESSMENT IN THE MOTOR <sup>INSURANCE</sup> INDUSTRY. <sup>WE ARE</sup> ESTABLISHED SINCE 1984 WITH EXTENSIVE AND HUGE EXPERIENCE, OUR RELIABILITY AND COMPETENCY ARE PROVEN FOR THE PAST 3 DECADES. <sup>TILL DATE</sup> WE REPRESENT MOST OF THE

## Hsiao Tong (LKKAUTO)

---

**From:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Sent:** Thursday, 23 August 2018 4:46 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Dear Hsiao Tong

Insured is adamant that the repair cost is inflated although there is no dispute on liability.

Please review and advise him further.

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:** Saturday, August 11, 2018 10:26 AM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Subject:** RE: DM18HO00774/JT: Loo Say Beng Policy No: DMPPHQ18-001410 Vehicle No: SLM8333B DOA : 23 March 20 18

Hi Janet,

We refer to our below email.

For your comments/instruction on our draft to reply insured.

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:** Tuesday, 3 July 2018 8:22 AM

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

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

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 1<sup>st</sup> 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](mailto: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

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bernadette Yeo <[bernadette.yeo@eqinsurance.com.sg](mailto: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



**EQ Insurance Company Limited**

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

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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](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** RP Insurance Agencies Pte Ltd <[insure@rpins.sg](mailto: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.

Regards

Felix Loo

**From:** [singaporeupi](mailto:singaporeupi)

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

**To:** [Janet Tan](mailto:Janet.Tan)

**Cc:** [RP Insurance Agencies Pte Ltd](mailto: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 #05-00 Bylands Building Singapore 188075  
telephone: (65) 6749 5711 • email: [insure@rpins.sg](mailto:insure@rpins.sg)  
RPINS.SG

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www.19970305.7C

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

**Sent:** Wednesday, 11 April 2018 9:41 AM

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

**Cc:** Bernadette Yeo <[bernadette.yeo@eqinsurance.com.sg](mailto: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  
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**From:** Janet Tan  
**Sent:** Thursday, April 5, 2018 8:48 AM  
**To:** 'RP Insurance Agencies Pte Ltd' <[insure@rpins.sg](mailto:insure@rpins.sg)>  
**Cc:** Bernadette Yeo <[bernadette.yeo@eqinsurance.com.sg](mailto: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



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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](mailto: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 #05-09 Bylands Building Singapore 188975  
telephone (65) 6740 5711 • email [insure@rpins.sg](mailto:insure@rpins.sg)  
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acc 199102817C

From: singaporeupi <[singaporeupi@singnet.com.sg](mailto:singaporeupi@singnet.com.sg)>

Sent: Thursday, 29 March 2018 4:51 PM

To: [janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)

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



RP INSURANCE AGENCIES PTE LTD  
135 Middle Road #05-09 Hylands Building Singapore 188975  
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acc: 1897020370

**From:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Sent:** Tuesday, 27 March 2018 3:31 PM  
**To:** [insure@rpins.sg](mailto:insure@rpins.sg)  
**Cc:** Bernadette Yeo <[bernadette.yeo@eqinsurance.com.sg](mailto: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



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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

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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: DMPHQ18-001410 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 188975

telephone (65) 6740 5711 • email [insure@rpins.sg](mailto:insure@rpins.sg)

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REF: 199/020570

## Hsiao Tong (LKKAuto)

---

**From:** Bernadette Yeo <bernadette.yeo@eqinsurance.com.sg>  
**Sent:** Thursday, 3 January 2019 10:13 AM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Janet Tan  
**Subject:** EQI's Ref : DM18-774 / JT - Acc involving SLM8333B / SDX1650T on 22 Mar 2018  
**Importance:** High

Hsiao Tong,

This has reference to our telephone conversation a while ago regarding the above matter.

Kindly assist to review the case and call me in a while as the insured/agent would like to discuss this matter with us today.

At the same time, furnish us with a copy of the surveyor's report.

Appreciate your assistance.

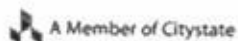
Regards,

**Bernadette Yeo**  
Manager | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
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A handwritten signature in black ink, appearing to be 'Bernadette Yeo', with a pen nib visible at the end of the signature.

## Hsiao Tong (LKKAUTO)

---

**From:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Sent:** Wednesday, 3 April 2019 4:33 PM  
**To:** Tang, Shu Shi (VWG Singapore); Joel Goh; Hsiao Tong (LKKAUTO); Admin A; CS A Team  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

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

Dear Shu Shi

Noted. We finally got this case cleared.

Will process payment. Thank you for your patience.

Regards,

**Janet Tan**  
Senior Executive | Claims



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---

**From:** Tang, Shu Shi (VWG Singapore) [mailto:shushi.tang@vw.com.sg]  
**Sent:** Wednesday, April 3, 2019 4:18 PM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>; EQI PRS <EQIPRS@eqinsurance.com.sg>; Joel Goh <joel.goh@eqinsurance.com.sg>; 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'CS A Team' <cs-a@lkkauto.com>  
**Cc:** Chee, Steven (VWG Singapore) <steven.chee@vw.com.sg>  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Hi,

Still have not received payment till date, this claim more than a year already.

Please do something, 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](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



---

**From:** Tang, Shu Shi (VWG Singapore)  
**Sent:** Friday, 15 March, 2019 11:03 AM  
**To:** 'Janet Tan'; 'eqiprs@eqinsurance.com.sg'; 'Joel Goh'; 'Hsiao Tong (LKKAUTO)'; 'Admin A'; 'CS A Team'  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Dear Janet,

We spoke with regards to this claim, may I know when can I receive this payment?

Please kindly get back to me asap, both customer and my company is chasing for payment, this claim is 1 year already.

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  
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Main Fax: +65 6285-8620  
[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



**From:** Tang, Shu Shi (VWG Singapore)  
**Sent:** Tuesday, 26 February, 2019 4:22 PM  
**To:** Janet Tan; [eqiprs@eqinsurance.com.sg](mailto:eqiprs@eqinsurance.com.sg); Joel Goh; Hsiao Tong (LKKAUTO); Admin A; CS A Team  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Hi Janet,

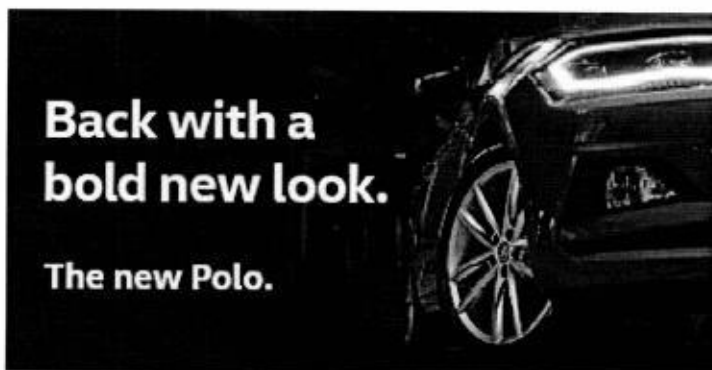
We spoke with regards to this payment, may I know when can I receive?

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](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



**From:** Tang, Shu Shi (VWG Singapore)  
**Sent:** Wednesday, 16 January, 2019 9:13 AM  
**To:** 'Janet Tan'; 'Justin Wong'; [eqiprs@eqinsurance.com.sg](mailto:eqiprs@eqinsurance.com.sg); 'Joel Goh'; 'Hsiao Tong (LKKAUTO)'; 'Admin A'; 'CS A Team'  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Dear All,

Claim happen last year March, till date we have not receive any payment or updates.



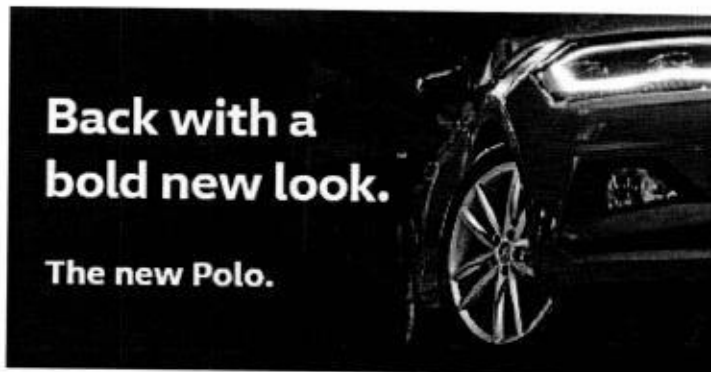
Customer keep chasing for payment, please revert asap.

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  
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Main Fax: +65 6285-8620  
[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



---

**From:** Tang, Shu Shi (VWG Singapore)  
**Sent:** Friday, 4 January, 2019 8:19 AM  
**To:** 'Janet Tan'; 'Justin Wong'; 'eqiprs@eqinsurance.com.sg'; 'Joel Goh'; Hsiao Tong (LKKAuto); Admin A; CS A Team  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Dear LKK / EQ insurance.

Please revert on payment status for this claim.

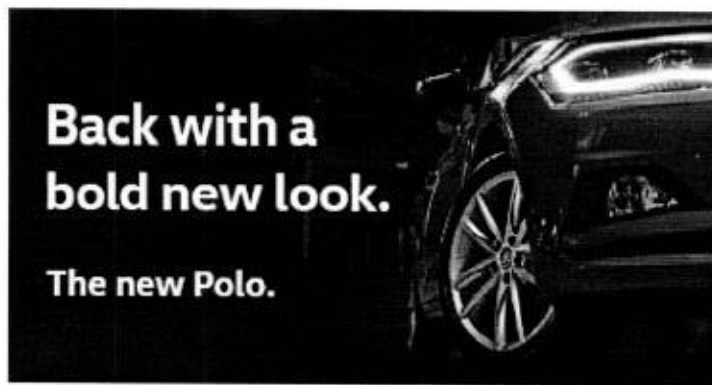
Customer is chasing for payment, thank you.

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  
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[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



---

**From:** Tang, Shu Shi (VWG Singapore)  
**Sent:** Monday, 17 December, 2018 10:13 AM  
**To:** 'Janet Tan'; 'Justin Wong'; 'eqiprs@eqinsurance.com.sg'; 'Joel Goh'  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018  
**Importance:** High

Dear EQ,

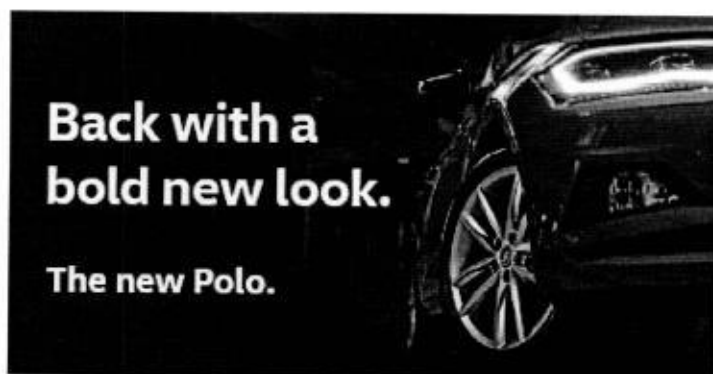
Please revert urgently on payment.

Best Regards,

Tang Shu Shi  
Insurance Service Advisor  
Aftersales

Volkswagen Centre Singapore (Macpherson)  
1 Kampong Ampat  
Singapore 368314

DID: +65 6922-3502  
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[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



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**From:** Tang, Shu Shi (VWG Singapore)  
**Sent:** Monday, 3 December, 2018 3:22 PM  
**To:** 'Janet Tan'; 'Justin Wong'; 'eqiprs@eqinsurance.com.sg'; 'Joel Goh'  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Hi EQ Insurance,

We have sent several reminder with regards to the payment status of this vehicle.

Both my company and customer keep chasing for payment.

If you are not the claim handler, please direct me to the correct person.

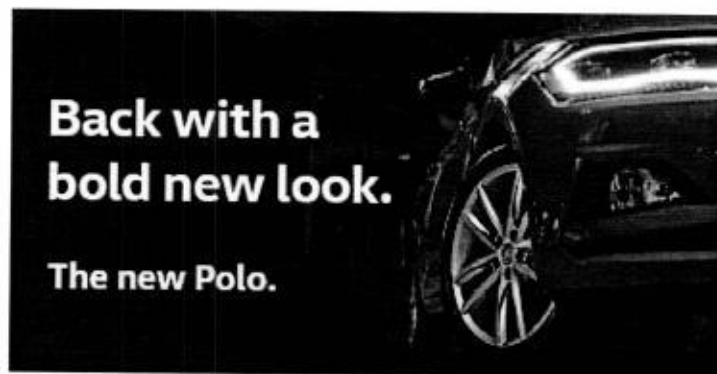
Thank you.

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](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



---

**From:** Tang, Shu Shi (VWG Singapore)  
**Sent:** Thursday, 29 November, 2018 8:58 AM  
**To:** 'Janet Tan'; 'Justin Wong'; 'eqiprs@eqinsurance.com.sg'  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Dear EQ,

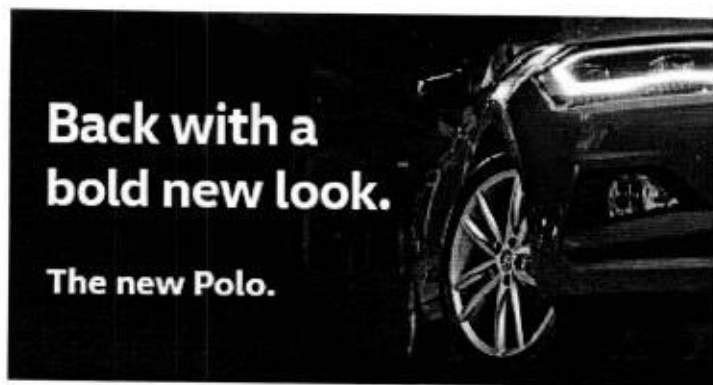
Please revert on payment, my company is chasing for payment.

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](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



---

**From:** Tang, Shu Shi (VWG Singapore)

**Sent:** Tuesday, 20 November, 2018 5:05 PM

**To:** 'Janet Tan'; 'Justin Wong'; 'eqiprs@eqinsurance.com.sg'

**Cc:** Chee, Steven (VWG Singapore)

**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Hi,

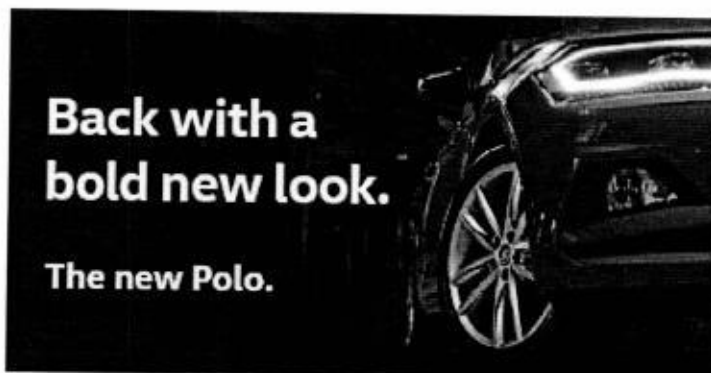
I've not hear from you till date, please revert, customer is chasing for payment.

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  
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Main Fax: +65 6285-8620  
[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



---

**From:** Tang, Shu Shi (VWG Singapore)

**Sent:** Tuesday, 13 November, 2018 9:40 AM

**To:** 'Janet Tan'; 'Justin Wong'; 'eqiprs@eqinsurance.com.sg'

**Cc:** Chee, Steven (VWG Singapore)

**Subject:** RE: DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Hi,

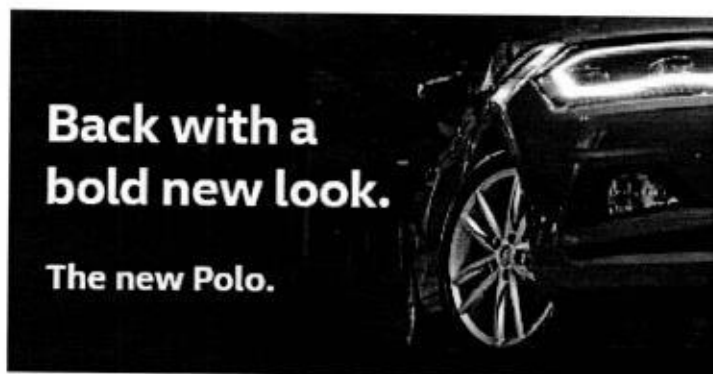
Please revert on payment status of this claim, thank you.

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  
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Main Fax: +65 6285-8620  
[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



---

**From:** Tang, Shu Shi (VWG Singapore)  
**Sent:** Tuesday, 13 November, 2018 8:39 AM  
**To:** 'Janet Tan'; 'Justin Wong'  
**Cc:** Chee, Steven (VWG Singapore)  
**Subject:** DM18HO00774/JT-RE: REQUEST DIRECT SETTLEMENT FOR SDX1650T & SLM8333B ON 22/03/2018

Hi Janet,

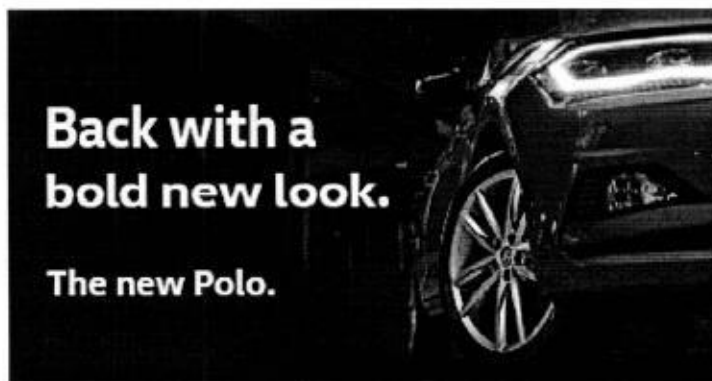
Please revert on payment status of this claim, thank you.

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](mailto: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](mailto: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.

<b>1) AJAX Inspection Services Pte Ltd</b> Tel: 6255 0808 Fax: 6849 9155	<b>2) Automobile Inspection Services Pte Ltd</b> Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
<b>3) LBS Automotive Appraisal Pte Ltd</b> <b>L.B.S. Auto Consultants Pte Ltd</b> Tel: 6281 6690 / 62832866 Fax: 6281 8748 Contact Person: Amy/ Grace	<b>4) Priority Services</b> Tel: 62934822 Fax: 62963283 Contact Person: Sharon
<b>5) RT Appraisal Pte Ltd</b> Tel: 67486076 Fax: 67480361 Contact Person: Elson/Elgene	<b>6) LKK Auto Consultants Pte Ltd</b> Tel: 6256-3561 Fax: 6741-4108
<b>7) Kelvin Automotive Appraising Services</b> Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	<b>8) Automotive Appraiser &amp; Surveying Services</b> 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

[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 the sender.*

**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](mailto:janet.tan@eqinsurance.com.sg)>; EQI PRS <[EQIPRS@eqinsurance.com.sg](mailto: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,

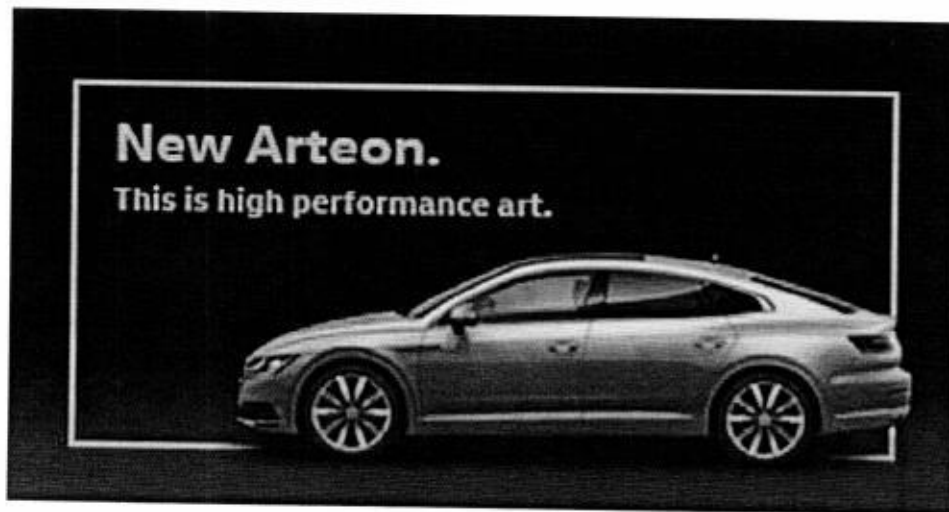
Tang Shu Shi  
Insurance Service Advisor  
Aftersales

Volkswagen Centre Singapore (Macpherson)  
1 Kampong Ampat  
Singapore 368314

DID: +65 6922-3502  
Mobile: +65 9386-7833  
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Main Fax: +65 6285-8620



[shushi.tang@vw.com.sg](mailto: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](mailto:shushi.tang@vw.com.sg)  
<http://www.vw.com.sg>



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

# Volkswagen Centre Singapore



Biz Reg. No. 53103069E  
GST No. M20098505-2

## DISCHARGE VOUCHER

I / We T Salbavas (Passport No. S 14173822) the  
owner of vehicle number SDX1650T hereby accept from  
EA Insurance (Insurance Company) the sum of  
\_\_\_\_\_ (total repair cost) in full and final settlement for the cost of repairs  
arising from the loss damage of property as a result of the accident involving  
SDX1650T & 3LM8333B along BIK 147 Bishan ST 13 CP  
on 22.03.2018.

Please pay to Volkswagen Group Singapore Pte Ltd who is authorized to receive  
only on the total cost of repair on my/our behalf.

The lost of use (transport allowance / rental receipts) to be payable to

VOLKSWAGEN GROUP SINGAPORE PTE LTD.

Dated this on 5/4/2018 (DD/MM/YYYY)

T Salbavas  
(Signature of owner / Company stamp)

Name : T. Salbavas

NRIC No. : 514173822

Date : 5/4/2018



# 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/EQ18005641/T1pb3s2		
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 26-04-2019		
		Code : EQI		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SLM 8333B	Veh. Inspected	SDX 1650T	
Policy No.	DMPPHQ18-001410	Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From	JANET	Assign Date	26/03/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	VOLKSWAGEN JETTA	c.c	1390	
Engine No.	HIDDEN	Year of Reg.	2013	
Chassis No.	WVWZZZ16ZDM042725	Colour	BEIGE	
Odometer	91511	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	225/45R17	MICHELIN	6 mm	
L/H Front Tyre	225/45R17	MICHELIN	6 mm	
R/H Rear Tyre	225/45R17	MICHELIN	6 mm	
L/H Rear Tyre	225/45R17	MICHELIN	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	22/03/2018	Inspection Date	27/03/2018	
Survey held at	VOLKSWAGEN CENTRE SINGAPORE 247 ALEXANDRA ROAD SINGAPORE 159934			
<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:		3 Working Days		

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 1

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SDX 1650T**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	BUMPER CENTRE BRACKET (SN)	NOT NECESSARY	93.42	-
1	REINFORCEMENT (SN)	BENT	497.20	497.19
1	BUMPER SIDE BRACKET LH (SN)	NOT NECESSARY	29.02	-
1	BUMPER SIDE BRACKET RH (SN)	DEFORMED	29.02	29.02
1	FRT BUMPER (SN)	DEFORMED	1,164.06	1,164.06
1	FOAM LH (SN)	NOT NECESSARY	90.66	-
1	FOAM RH (SN)	NOT NECESSARY	90.58	-
1	NUMBER PLATE BRACKET (SN)	DEFORMED	93.16	93.16
1	RADIATOR GRILLE (SN)	CUT	555.30	555.30
1	RHS FOG LAMP GRILLE (SN)	CUT	81.51	81.51
1	CENTRE LOWER GRILLE (SN)	CUT	176.33	176.33
1	HEADLAMP RH (SN)	CUT	664.46	664.46
6	RIVET (SN)	NECESSARY	4.13	4.13
1	B&P NUMBER PLATE (SN)	BENT	80.00	80.00
1	FR. SPOILER (SN) (ADDTIONAL)	DEFORMED	442.87	442.87
			4,091.72	3,788.03
<b>LABOUR</b>				
	LABOUR.		2,520.00	840.00
	SPRAY PAINT.		2,400.00	800.00
	PROGRAMMING & CALIBRATION COMPULSORY TO DO AFTER AC.		480.00	480.00
	CHECK WIRE HARNESS, ECU, S.		280.00	280.00
			5,680.00	2,400.00
<b>GRAND TOTAL</b>			<b>9,771.72</b>	<b>6,188.03</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>6,188.03</b>

Report Ref No. CC4/EQ18005641/T1pb3s2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.