

INS. CASE OWNER:

CC3, B01 1800 5783, Kpa3 9

LKK:

IDAC:

Surveyor:

Kenneth

DOI:

27/3/18

Date / Time:

27/3/18

Registered in Merimen:

Pre-assign / CCU / FTE

GGG 15665



Insured Vehicle No.:

Name of Insured:

E CUBE TECH PTE

Insured Tel No.:

HP:

27/3/18

Excess Sec II :S\$

D.O.A.:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

KOH DA HAO, CALVIN

Driver Tel No.:

94750838

(V/L: YES / NO)

Claim No.:

DM1814000864.JG

Policy No.:

DM4HTA12-003273

Make / Model:

NISSAN NV200

Place of Accident:

16 CENTVILLE ROAD

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

INSRS:

WSP:

Tel:

Liability:

RMKS:

Trans Lab

INSRS:

WSP:

Tel:

Liability:

RMKS:

INSRS:

WSP:

Tel:

Liability:

RMKS:

INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

6/4/18
24/1SHD9322X - 012/ECU 509661/K943K3-0084111
-017/ECU 509661/K943K3-0084111
GGG 15665-X

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler / Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PTR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

10/4/18 @ 4:46pm

Called OI, Mr Calvin. Confirm accident.
Inform TP claim. OI wanted to send
his car video for our review.
Recd OI video & 1 scene photo

10/4/18

Sent letter to OI via email.

16/4/18

Free pass to Kenneth to finance

30/4/18

27/4/18

RTM @

RECEIVED 03 OCT 2018

2/10/18

Free pass to Mei Kun to close

PRELIMINARY ADVICE

Date/Time:

6/4

Sent By:

hu

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

2/10/18

Confirm with:

Jasmine

Email

Call

Final Liability:

%

100

(Agreed / Assessed) BOLA S/N No.:

9

Repair Cost: N/A

S\$

3263.50

Loss of Rental (LOR):

S\$

526.75

(

7

days) x \$75.25

Loss of Use (LOU):

S\$

-

(\$

-

x

-

days)

Loss of Income (LOI):

S\$

330.00

(\$

50

x

7

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☒

(Tick only one)

GIA/LTA Search

S\$

7.45

Medical:

S\$

-

Disbursement:

S\$

-

Legal Cost

S\$

-

(e.g. Tow/ Independent)

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$41w-w

Total:

S\$

4147.70

Global Sum S\$:

FINAL PAYMENT

Date/Time:

2/10/18

Confirm with:

Jasmine

Email

Call

Payee 1:

S\$

4147.70

Name 1:

Trans cab Auto Services Pte Ltd

Payee 2: (Strike if N.A.)

S\$

-

Name 2:

Payee 3: (Strike if N.A.)

S\$

-

Name 3:

ASS. REC. BY:

REF:

EQ /

ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

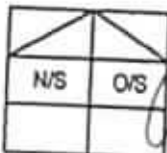
Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.



Bal. or Market Value:

IDAC Accident Report:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

06

days

Res.: Yes or No

Lum Sum:

20 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

S140 9322X

Yr Regn:

01, 12

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Chevrolet

Eg 129

c.c. 1991

Colour:

White / Red

AC:

Insured / Std / NI / NA

Sp. Reading

749096

T/Radio:

Insured / Std / NI / NA

Eng No:

C/No:

KLILA69KJBB. 066830

Gen. Cond:

Good

Fair / Poor / Burnt

Steering:

In order

Jammed / Leaked / Burnt or

Brake:

In order

Jammed / Leaked / Burnt or

Modi:

NI

S/Rim / STD A/Rim or

Tyre Size:

F: Giti

195/65R15

R:

Grenax

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or

Front

Rear

R/Bal.

9

mm

R/Bal.

7

mm

L/Bal.

9

mm

L/Bal.

7

mm

D.O.A.

23/3/18

D.O.I.

27/3/18

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or
O/S Rear & U/C

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

28/3

File pass to Catherine, for injury

27/3

11 Lm #30502 Catherine Taiman (6'1" x 75.25 + 350)

(Reel # 22527-10 / 88%)

Date/Time, File Pass to?



: Prel. Report

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

S - RS - SI

Photos

Others

TOTAL

1)

Date/Time, File Return to?



: Final Report

2)

Add Fee:



: Site Insp (\$



: Interview (\$



: Tech Invs (\$



: Weekend (\$

Report Format :

Lump Sum / I.B.I. (\$

**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 : CC3/EQI18005783/Kpa3

5 MAXWELL ROAD
#17-00 TOWER BLOCK
MND COMPLEXSINGAPORE 069110

Date : 28-03-2018



Code : EQI

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	GBG 1566S	Veh. Inspected	SHD 9322X
Policy No.	DMCPHQ17-003273	Coverage (\$)	0.00
Claim No.	DM18HO00764-JG	Excess (\$)	0.00
Assign From		Assign Date	28/03/2018

2. Vehicle Particulars & Condition

Make & Model	c.c	0
Engine No.	HIDDEN	Year of Reg.
Chassis No.		Colour
Odometer	-	Steering
Brakes		Modification
General		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm

4. Description of Damages

--

5. General Information

Accident Date	23/03/2018	Inspection Date	27/03/2018
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111		

5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

Trans-cab Auto Services Pte Ltd

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel No. : 6287 6666 Fax No. : 6257 1330

CO./GST Reg. No. 201019626G

SHD 9322X

AAD1803-216

Not Authorized
21 Sep 8

Vehicle No.:

Chassis No.:

Vehicle Make:

Vehicle Model:

Date of Accident:

Third Party Insurer:

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Accepted by Repairer

SHD 9322X

KL1LA69RJB066830

CHEVROLET

EPICA 2.0

23.3.2018

EQ**PART****LIST**

1	1	Rear Door RH (Panel A-RR DR RH)	\$	Bz 1,133.00 ✓
2	1	Rear door weatherstrip - Inner	\$	Sm 41.40 X
3	1	Rear door weatherstrip - 2nd Frame	\$	Sm 25.90 X
4	1	Rear door top hinge	\$	1 35.00 X
5	1	Rear door bottom hinge	\$	1 35.00 X
6	1	Rear door inner lock	\$	1 425.00 X
7	1	Rear door check / arrestor	\$	Sm 65.00 X
8	1	Rear door lock striker / latch	\$	1 120.00 X
9	1	Rear door outer weatherstrip moulding	\$	Sm 85.00 X
10	1	Side Rocker Panel Garnish LH	\$	Sm 236.40 X
11	1	Rear Fender RH	\$	Bz 1,145.00 ✓
12	1	Rear Fender Inner Trim RH	\$	Sm 418.44 X

TOTAL	\$	3,765.14
10%	\$	376.51
	\$	3,388.63

Special Nett

1 Set	Front Bumper Fastener Clip	\$	nn	24.00	X
1 Set	Front licence plate with holder	\$	Sm	192.00	X
1 Set	Radiator Grille clip	\$	nn	35.00	X
1 Set	Front Fender Liner clip	\$	nn	30.00	X
1Set	Rear Fender Inner Trim Clip RH	\$	nn	30.00	X
TOTAL		\$		783.30	

TOTAL PARTS	\$	16,917.10
--------------------	-----------	------------------

To Check Electrical Lighting Concerned.

\$ 170.00 20/

Trans-cab Auto Services Pte Ltd**AAD1803-216**

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel No. : 6287 6666 Fax No. : 6257 1330

CO./GST Reg. No. 201019626G

SHD 9322X

Panel beating, knocking and straightening the necessary portion, remove and renewal of parts, adjust and realign the same	\$	3,500.00	800/
Putty and spray painting of the affected portion.	\$	3,200.00	600/
Towing Fees.	\$	120.00	50/
To dismantle and refit front end suspension, undercarriage parts, final checking and testing.	\$	380.00	na X
To check steering geometry and computer wheel alignment	\$	220.00	60/
To transfer of tire, rim and on wheel balancing.	\$	170.00	20/
To rust-proofing of the affected areas.	\$	170.00	60/
To check steering geometry and computer wheel alignment	\$	220.00	Repair X
To transfer of tire, rim and on wheel balancing.	\$	170.00	4 X
To transfer of door fittings, attachment and perform water seepage test.	\$	170.00	60/
To transfer of fender fittings, attachment and perform water seepage test.	\$	170.00	100/

TOTAL \$ 8,660.00**Over All Total \$ 25,577.10****Repair Days****10 Days**

6 days

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Company
Owner ID:	3878K

Vehicle Details

Vehicle No.:	SHD9322X
Vehicle to be Exported:	Yes
Intended De-registration Date:	26 Mar 2018
Vehicle Make:	CHEVROLET
Vehicle Model:	EPICA 2.0DSL AT ABS D/AB 2WD 4DR TURBO
Primary Colour:	Red
Manufacturing Year:	2011
Engine No.:	Z20S1446496K
Chassis No.:	KL1LA69RJB066830
Maximum Power Output:	110.0 kW (147 bhp)
Open Market Value:	\$13,811.00
Original Registration Date:	19 Jan 2012
First Registration Date:	19 Jan 2012
Transfer Count:	0
Actual ARF Paid:	\$13,811.00

Intended PARF Rebate Details

PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	18 Jan 2020
PARF Rebate Amount:	\$8,977.00

Intended COE Rebate Details

COE Expiry Date:	18 Jan 2020
COE Category:	A - Car (1600cc & below)
COE Period(Years):	8
QP Paid:	\$38,405.00
COE Rebate Amount:	\$8,697.00
Total Rebate Amount:	\$17,674.00

Message

Please note that the 8-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 26 Mar 2018

OK

Mei Kwan (LKKAUTO)

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Friday, 6 April, 2018 9:48 AM
To: Mei Kwan (LKKAUTO)
Cc: Hsiao Tong (LKKAUTO); Joy Irene (LKKAUTO); Asher Sng (LKKAUTO); Admin A
Subject: RE: Direct Settlement - Accident Involving GBG1566S (OI : EQI - DM18HO00764-JG) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018
Attachments: GBG1566S.pdf
Categories: HMK

Dear Mei Kwan

Attached our insured's accident report for your attention.

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190
www.eqinsurance.com.sg

 A Member of Citystate

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

From: Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]
Sent: Friday, April 6, 2018 9:23 AM
To: Joel Goh
Cc: Hsiao Tong (LKKAUTO); Joy Irene (LKKAUTO); Asher Sng (LKKAUTO); Admin A
Subject: Direct Settlement - Accident Involving GBG1566S (OI : EQI - TBA) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018

WITHOUT PREJUDICE

Dear Joel,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHD 9322X at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair

Hsiao Tong (LKKAUTO)

From: Calvin Koh <calvin.koh@ecubetech.co>
Sent: Tuesday, 10 April 2018 10:00 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

Hi Mr/Ms. Chew

I have uploaded the video and photo to dropbox. Please download/view from there. Kindly lower the volume before viewing due to some vulgarities. Do let me know if there's anything else require. Thank you.

Video

https://www.dropbox.com/s/oz0f35aoed68e3v/SOS_A0013302.avi?dl=0

Photo

<https://www.dropbox.com/s/m473b3dso2dsitu/WhatsApp%20Image%202018-03-24%20at%2010.11.22%20AM.jpeg?dl=0>

Regards,
Calvin Koh
E CUBE TECH PTE. LTD.

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Tuesday, 10 April 2018 4:01 PM
To: calvin.koh@ecubetech.co
Subject: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

10 APRIL 2018

Our Ref: CC3/EQ118005783/Kpa3

Dear Mr Calvin,

ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from SHD 9322X against your insurance policy.

As spoken earlier, kindly let us have a copy of your car video footage for our necessary action.

Please call us if you have further 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)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 11 April 2018 9:06 AM
To: 'Calvin Koh'
Subject: RE: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

Hi Mr Calvin,

Thank you for you video and photos.

We will look into the matter and get back to you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Calvin Koh [<mailto:calvin.koh@ecubetech.co>]
Sent: Tuesday, 10 April 2018 10:00 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

Hi Mr/Ms. Chew

I have uploaded the video and photo to dropbox. Please download/view from there. Kindly lower the volume before viewing due to some vulgarities. Do let me know if there's anything else require. Thank you.

Video

https://www.dropbox.com/s/oz0f35aoed68g3v/SOS_A0013302.avi?dl=0

Photo

<https://www.dropbox.com/s/m473b3dxo2dsitu/WhatsApp%20Image%202018-03-24%20at%2010.11.22%20AM.jpeg?dl=0>

Regards,

Calvin Koh

E CUBE TECH PTE. LTD.

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Tuesday, 10 April 2018 4:01 PM
To: calvin.koh@ecubetech.co
Subject: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

10 APRIL 2018

Our Ref: CC3/EQI18005783/Kpa3

Dear Mr Calvin,

ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from SHD 9322X against your insurance policy.

As spoken earlier, kindly let us have a copy of your car video footage for our necessary action.

Please call us if you have further 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)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 2 October 2018 9:31 AM
To: 'Joel Goh'
Subject: RE: Direct Settlement - Accident Involving GBG1566S (OI : EQI - DM18HO00764-JG) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018

Hi Joel,

Noted with thanks.

In view of this, we will proceed to settle LOI under PD claim.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Tuesday, 2 October 2018 8:58 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving GBG1566S (OI : EQI - DM18HO00764-JG) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018

Dear Hsiao Tong

We have not received third party's injury claim.

Best Regards,

Joel Goh

Executive | Claims



EQ Insurance Company Limited

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

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

www.eqinsurance.com.sg

 A Member of Citystate

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

Sent: Saturday, September 29, 2018 10:35 AM

To: Joel Goh

Subject: RE: Direct Settlement - Accident Involving GBG1566S (OI : EQI - DM18HO00764-JG) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018

Hi Joel,

We refer to the above matter.

We noted that third party driver was injured.

Kindly advise if there is any Loss of Income claim under BI. If so, we will ignore LOI under PD claim.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Joel Goh <joel.goh@eqinsurance.com.sg>

Sent: Monday, 16 April 2018 8:37 AM

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

Cc: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBG1566S (OI : EQI - DM18HO00764-JG) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018

Dear Hsiao Tong

Noted with thanks.

Best Regards,

Joel Goh

Executive | Claims



EQ Insurance Company Limited

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

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

www.eqinsurance.com.sg

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

Sent: Monday, April 16, 2018 8:18 AM

To: Joel Goh

Cc: Joy Irene (LKKAuto); Asher Sng (LKKAuto); Admin A

Subject: RE: Direct Settlement - Accident Involving GBG1566S (OI : EQI - DM18HO00764-JG) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018

Hi Joel,

We refer to the above matter.

Attached here with a copy of video and scene photos submitted by our insured driver for your perusal.

Liability is not in our insured driver's favour as he was turning out from minor road and collided with third party who was on main road. We will proceed to negotiate and settle the matter at best.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Joel Goh [<mailto:joel.goh@eqinsurance.com.sg>]

Sent: Friday, 6 April 2018 9:48 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBG1566S (OI : EQI - DM18HO00764-JG) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018

Dear Mei Kwan

Attached our insured's accident report for your attention.

Best Regards,

Joel Goh

Executive | Claims

EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190
www.eqinsurance.com.sg

 A Member of Citystate

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

From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

Sent: Friday, April 6, 2018 9:23 AM

To: Joel Goh

Cc: Hsiao Tong (LKKAuto); Joy Irene (LKKAuto); Asher Sng (LKKAuto); Admin A

Subject: Direct Settlement - Accident Involving GBG1566S (OI : EQI - TBA) AND SHD9322X (TP : LKK REF - CC3/EQI18005783/Kpa3) on 23.03.2018

WITHOUT PREJUDICE

Dear Joel,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHD 9322X at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

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

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 2 October 2018 10:35 AM
To: 'jasminetan@transcab.com.sg'; Ng Wai Yin; claims@transcab.com.sg
Subject: Your ref: AAD1803- 216 (SHD 9322X) *Our ref: CC3/EQ118005783/Kpa3 [ACCIDENT INVOLVING GBG 1566S(EQ) & SHD 9322X ON 23/03/2018]

Your ref: **AAD1803- 216 (SHD 9322X)**
Our ref: CC3/EQ118005783/Kpa3

Without Prejudice

Hi Jasmine,

ACCIDENT INVOLVING GBG 1566S(EQ) & SHD 9322X ON 23/03/2018

We refer to the above matter.

During our bulk settlement on 27/09/2018, we confirm settlement as follows: -

1. Cost of Repair (w/GST)	\$ 3,263.50
2. Loss of Rental (7days x \$75.25)	\$ 526.75
3. Loss of Income (7days x \$50.00)	\$ 350.00
4. LTA/GIA Search Fee	\$ 7.45
TOTAL	<u>\$ 4,147.70</u>

We will proceed to close file.

"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 | fax: 6741-4108

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

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref : AAD1803-216

Your Ref : GBG1566S

Date : 27.September 2018

EQ INSURANCE LIMITED

Dear Sir/Madam,

ACCIDENT INVOLVING SHD9322X AND GBG1566S ON 23/03/18 03:40 PM ALONG CAIRNHILL ROAD

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

1.	Cost of Repair (inclusive of 7% GST)	\$	3,263.50
2.	Loss of Rental for <u>7</u> days @ \$ <u>75.25</u> per day	\$	526.75
3.	Loss of Income for <u>7</u> days @ \$ <u>50.00</u> per day	\$	350.00
4.	LTA Search Fee	\$	7.45
5.	Survey Fee	\$	0.00
	Total	\$	4,147.70

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

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

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

Yours Faithfully

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

Tel No. : 6603 1250 (DID)

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 16 April 2018 8:30 AM
To: 'Calvin Koh'
Subject: RE: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

Hi Mr Calvin,

We refer to the above matter.

We have reviewed the matter and based on all available information on hand for the accident, we are of the opinion that liability is not in your favour. Your vehicle was turning out from minor road and collided with third party who was on main road. Under Motor Accident Guide, vehicle approaching the major road from a minor road should stop at the stop line or parallel broken white lines to give way to oncoming traffic on the major road. Therefore, we will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **27/04/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 11 April 2018 9:06 AM
To: 'Calvin Koh' <calvin.koh@ecubetech.co>
Subject: RE: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

Hi Mr Calvin,

Thank you for you video and photos.

We will look into the matter and get back to you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Calvin Koh [<mailto:calvin.koh@ecubetech.co>]

Sent: Tuesday, 10 April 2018 10:00 PM

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

Subject: RE: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

Hi Mr/Ms. Chew

I have uploaded the video and photo to dropbox. Please download/view from there. Kindly lower the volume before viewing due to some vulgarities. Do let me know if there's anything else require. Thank you.

Video

https://www.dropbox.com/s/oz0f35aoed68g3v/SOS_A0013302.avi?dl=0

Photo

<https://www.dropbox.com/s/m473b3dxo2dsitu/WhatsApp%20Image%202018-03-24%20at%2010.11.22%20AM.jpeg?dl=0>

Regards,

Calvin Koh

E CUBE TECH PTE. LTD.

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

Sent: Tuesday, 10 April 2018 4:01 PM

To: calvin.koh@ecubetech.co

Subject: ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

10 APRIL 2018

Our Ref: CC3/EQ/18005783/Kpa3

Dear Mr Calvin,

ACCIDENT INVOLVING GBG 1566S(EQ) AND SHD 9322X ON 23/03/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from SHD 9322X against your insurance policy.

As spoken earlier, kindly let us have a copy of your car video footage for our necessary action.

Please call us if you have further 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)

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Authorization To Act

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHD9322X and GBG1566S along CAIRNHILL ROAD on 23/03/18 03:40 PM.

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

Dated this 27 (day) of September 2018

Yours Faithfully

Trans-Cab Services Pte Ltd

Jasmine Tan
General Manager

Trans-Cab Auto Services Pte Ltd

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666

Fax: 6287 7764

Co. Reg. No.: 201019626G

GST Reg. No.: 201019626G

Tax Invoice / Debit Note

TO: EQ INSURANCE COMPANY LIMITED 5 Maxwell Road #17-00 Tower Block, MND Complex 069110 Singapore ATTENTION:	INVOICE NO. : INV1805-092 DATE : 28. May 2018 REFERENCE NO : AAD1803-216 TERMS : DUE DATE : 28. May 2018 PAGE : 1
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NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHD9322X;DOA 23.03.18(LUMP SUM-18)	1	3,263.50	3,263.50

Total SGD Excl. GST : 3,050.00**7% GST : 213.50******** THREE THOUSAND TWO HUNDRED SIXTY THREE AND FIFTY SGD ONLY************Total SGD Incl. GST : 3,263.50**

1) All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"

2) Please quote our Invoice Number during payment.

3) We reserve the right to charge interest @ 1.5% per month on overdue invoice.

4) Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

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

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

27 September, 2018

To Whom It May Concern

Dear Sir / Madam,

Accident on 23/03/18 03:40 PM at CAIRNHILL ROAD

1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHD9322X. The taxi was hired to TAY SOO MENG a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$75.25 per day (inclusive of GST).
2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan
General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

23-03-2018

Dear Sir/Madam,

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

Date In	Date Out	Vehicle No.
Accident No.	AAD1803-216	Accident Date 23-03-2018
26/3/2018 15:40	2/4/2018 17:00	SHD9322X
23/3/2018 15:40	26/3/2018 15:39	SHD9322X

Yours Faithfully,

Trans-Cab Services Pte Ltd**Jasmine Tan****General Manager**

Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
6BG1566S	23 Mar 2018 / 15:40:00	EQ INSURANCE COMPANY LTD
PA7072B	24 Mar 2018 / 13:10:00	SOMPO INSURANCE SINGAPORE PTE. LTD.
SLQ4927T	22 Mar 2018 / 20:00:00	AIG ASIA PACIFIC INSURANCE PTE. LTD.
SLJ9373U	22 Mar 2018 / 18:00:00	DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD
SLU568B	23 Mar 2018 / 13:05:00	DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD

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Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To : M/s EQ INSURANCE COMPANY LTD

Date: 29/10/2018

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	GBG 1566S (Insd Veh)	Your Ref. No. : DM18HO00764-JG
	SHD 9322X (TP Veh)	Our Ref. No. : CC3/EQ118005783/Kpa3q2
Date of Accident	23/3/2018	

Liability	100%	
Final Repair Cost	: \$ 3,263.50	
Loss of Income	: \$ 350.00	7 days
Rental (If any)	: \$ 526.75	7 days
Others:	: \$ 7.45	
	: \$	
	4,147.70	
Final Settlement Sum	: \$ 4,147.70	
Remarks	:	

<u>Payment Instruction: Payee's Breakdown</u>		
1)	TRANS-CAB AUTO SERVICES PTE LTD	: \$ 4,147.70
		: \$

JOANNE LEE

LKK Auto Consultants Pte Ltd



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 : CC3/EQ118005783/Kpa3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 29-10-2018	
		Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	GBG 1566S	Veh. Inspected	SHD 9322X
Policy No.	DMCPHQ17-003273	Coverage (\$)	0.00
Claim No.	DM18HO00764-JG	Excess (\$)	0.00
Assign From		Assign Date	27/03/2018
2. Vehicle Particulars & Condition			
Make & Model	CHEVROLET EPICA (A)	c.c	1991
Engine No.	HIDDEN	Year of Reg.	2012
Chassis No.	KL1LA69RJBB066830	Colour	WHITE /RED
Odometer	749096	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	195/65 R15	GITI	9 mm
L/H Front Tyre	195/65 R15	GITI	9 mm
R/H Rear Tyre	195/65 R15	GREMAX	7 mm
L/H Rear Tyre	195/65 R15	GREMAX	7 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION AND UNDERCARRIAGE. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	23/03/2018	Inspection Date	27/03/2018
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		6 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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 9322X

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR DOOR RH (PANEL A-RR DR RH)	BENT	1,133.00	1,133.00
1	REAR DOOR WEATHERSTRIP-INNER	SERVICEABLE	41.40	-
1	REAR DOOR WEATHERSTRIP-2ND FRAME	SERVICEABLE	25.90	-
1	REAR DOOR TOP HINGE	TO REPAIR SEE LABOUR	35.00	-
1	REAR DOOR BOTTOM HINGE	TO REPAIR SEE LABOUR	35.00	-
1	REAR DOOR INNER LOCK	TO REPAIR SEE LABOUR	425.00	-
1	REAR DOOR CHECK /ARRESTOR	SERVICEABLE	65.00	-
1	REAR DOOR LOCK STRIKER / LATCH	TO REPAIR SEE LABOUR	120.00	-
1	REAR DOOR OUTER WEATHERSTRIP MOULDING	SERVICEABLE	85.00	-
1	SIDE ROCKER PANEL GARNISH LH	SERVICEABLE	236.40	-
1	REAR FENDER RH	BENT	1,145.00	1,145.00
1	REAR FENDER INNER TRIM RH	SERVICEABLE	418.44	-
	LESS 10% DISCOUNT		-376.51	-227.80
			3,388.63	2,050.20
SPECIAL NETT ITEMS				
1	SET FRONT BUMPER FASTENER CLIP(SN)	NOT NECESSARY	24.00	-
1	SET FRONT LICENCE PLATE WITH HOLDER (SN)	SERVICEABLE	192.00	-
1	SET RADIATOR GRILLE CLIP (SN)	NOT NECESSARY	35.00	-
1	SET FRONT FENDER LINER CLIP (SN)	NOT NECESSARY	30.00	-
1	SET REAR FENDER INNER TRIM CLIP RH (SN)	NOT NECESSARY	30.00	-
			311.00	-
LABOUR				
	TO CHECK ELECTRICAL LIGHTING CONCERNED.		170.00	20.00
	PANEL BEATING ,KNOCKING AND STRAIGHTENING THE NECESSARY PORTION,REMOVE AND RENEWAL OF PARTS ,ADJUST AND REALIGN THE SAME.INCLUSIVE OF THE REPAIR OF REAR DOOR TOP HINGE,REAR DOOR BOTTOM HINGE,REAR DOOR INNER LOCK AND REAR DOOR LOCK STRIKER / LATCH.		3,500.00	800.00

Report Ref No. CC3/EQ18005783/Kpa3q2

**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 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION .		3,200.00	600.00
	TOWING FEES.		120.00	50.00
	TO DISMANTLE AND REFIT FRONT END SUSPENSION ,UNDERCARRIAGE PARTS ,FINAL CHECKING AND TESTING.	NOT NECESSARY	380.00	-
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT .		220.00	60.00
	TO TRANSFER OF TIRE, RIM AND ON WHEEL BALANCING .		170.00	20.00
	TO RUST-PROOFING OF THE AFFECTED AREAS.		170.00	60.00
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT.	REPEATED	220.00	-
	TO TRANSFER OF TIRE ,RIM AND ON WHEEL BALANCING.	REPEATED	170.00	-
	TO TRANSFER OF DOOR FITTINGS ,ATTACHMENTS AND PERFORM WATER SEEPAGE TEST.		170.00	60.00
	TO TRANSFER OF FENDER FITTINGS ,ATTACHMENTS AND PERFORM WATER SEEPAGE TEST.		170.00	100.00
			8,660.00	1,770.00
GRAND TOTAL			12,359.63	3,820.20
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				3,050.00

Report Ref No. CC3/EQ18005783/Kpa3q2

KONG SENG CHEONG

Licensed Appraiser

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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.