

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Monday, 9 September 2019 9:22 AM  
**To:** Janet Tan  
**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Janet,

Content noted.

Thus, we shall submit WP report to your good office and close off the case.

Many thanks

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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

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**From:** Janet Tan [mailto:[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)]  
**Sent:** Friday, 6 September 2019 1:36 PM  
**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Cecilia

No. Ask Trans-cab to claim insured direct.

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)

 A Member of Citystate

A handwritten signature in dark ink, consisting of a series of loops and a long horizontal stroke.

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

---

**From:** Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]

**Sent:** Friday, September 6, 2019 12:40 PM

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

**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Janet,

So is the mandate amount of \$14,672.83 approved?

Kindly advice.

Many thanks.

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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---

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

**Sent:** Friday, 6 September 2019 9:12 AM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Cecilia

Attach the final police investigation result.

It was established that the driver was indeed driving without valid licence. Please inform third party to claim insured direct.

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:** Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]  
**Sent:** Saturday, August 24, 2019 11:22 AM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018  
**Importance:** High

**2<sup>ND</sup> REMINDER**

Dear Janet,

We refer to the email dd 06/11/2018 & 08/06/2019,

Kindly let us have your mandate approval / instruction.

Thanks

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 8 June 2019 9:17 AM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Sirs/Mdm,

We refer to our email dated 06/11/2018.

Kindly let us have your instruction.

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:** Friday, 17 May 2019 3:56 PM

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

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

**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Sirs/Mdm,

We refer to our email dated 06/11/2018.

Kindly let us have your instruction.

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

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---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Sunday, 31 March 2019 9:53 AM

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

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

**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Sirs/Mdm,

We refer to our email dated 06/11/2018.

Kindly let us have your instruction.

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, 6 November 2018 12:25 PM

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

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

**Subject:** <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Your ref : **DM18HO00813/jt**

Our ref : CC3/EQI18005982/Kpb3s2

Dear Sirs/Madam,

**ACCIDENT INVOLVING GBG 8707L(OI) / SHB 9730L(TP)/ OTHERS ON 27/03/2018**

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%. We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer Third Party repairer "**Trans-cab Auto Services Pte Ltd**" at **\$14,672.83(all-in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 78,760.14	\$ 13,321.50
2. Loss of Rental (9days x \$99.32)	\$ 893.88	\$ 893.88 (9days x \$99.32)
3. Loss of Income (9days x \$50.00)	\$ 450.00	\$ 450.00 (9days x \$50.00)
4. LTA/GIA search fee	\$ 7.45	\$ 7.45
Total	\$ 80,111.47	<b><u>\$ 14,672.83</u></b>

\*\*07days recommendation for repair + 1PH + 1Sunday = 9days

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

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

**Sent:** Sunday, 12 August 2018 10:31 AM

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

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

**Subject:** RE: \*URGENT\* : Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Hsiao Tong,

Please proceed to direct settle.

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 9:09 AM

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

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

**Subject:** RE: \*URGENT\* : Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our tele-conversation on 02 Aug 2018, we will proceed DS for this matter.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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---

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

**Sent:** Thursday, 2 August 2018 1:49 PM

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

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

**Subject:** \*URGENT\* : Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Hsiao Tong,

Is there an issue on his driving licence? Based on his licence, he has a Class 3 licence since 14/10 2011 or 31 May 2017?

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



A handwritten signature in brown ink, consisting of a series of loops and a final flourish.

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

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** Saturday, July 28, 2018 11:17 AM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** \*URGENT\* : Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our email dated 10/04/2018, 28/04/2018, 02/06/2018 & 07/07/2018.

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

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

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---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 7 July 2018 11:53 AM  
**To:** 'janet.tan@eqinsurance.com.sg' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our email dated 10/04/2018, 28/04/2018 & 02/06/2018

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

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:** Saturday, 2 June 2018 1:28 PM

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

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

**Subject:** RE: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our email dated 10/04/2018 & 28/04/2018.

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

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:** Saturday, 28 April 2018 2:22 PM

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

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

**Subject:** RE: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our email dated 10/04/2018.

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

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, 10 April 2018 5:04 PM

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

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

**Subject:** RE: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

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:** Thursday, 5 April 2018 10:38 AM

**To:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

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

**Subject:** FW: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

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



A handwritten signature in brown ink, appearing to be 'Shu Pei', is located in the bottom right corner of the page.

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---

**From:** Shu Pei (LKKAuto) [<mailto:shupeil@lkkauto.com>]

**Sent:** Monday, April 2, 2018 5:34 PM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving GBG8707L (OI : EQI - TBA) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

**WITHOUT PREJUDICE**

Dear Sir/ Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHB 9730L at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

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.

Thank You.

Best Regards,

**Shu Pei** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [shupeilkkauto.com](mailto:shupeilkkauto.com) | fax: 6741-4108

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