

INS. CASE OWNER:

CC 4/EQ11800

6585, 12mb

LKK:

IDAC:

Surveyor:

Rahni

DOI:

ASSIGNMENT

10/4/18

Date / Time:

10/4/18

Registered in Merimen:

Pre-assign / CCU / FTE

YN 822A



Insured Vehicle No.:

Name of Insured:

FILEDEX MARKETING (S) Pte

Insured Tel No.:

HP:

a14/18

Excess Sec II :SS

D.O.A.:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age: AMY ENH KUNT B AMY ENH ANH

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

bmuph18-000741

K2N 3N

FAPPE RD

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

Insured Liability: %

Final ? Yes / No

666 5078M



INSRS:

WSP:

Tel:

Liability:

RMKS:

ckc



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

Medix  
Buram

25-04-18

TO REJECT TP CLAIM BASED ON MY COMMENTS

RECEIVED 30 MAY 2018

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:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(

days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

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

If NO or B 28, Ass. Lin:

Repair Cost:

SS

Loss of Rental (LOR):

SS

(

days)

Loss of Use (LOU):

SS

(S

x

days)

Loss of Income (LOI):

SS

(S

x

days)

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

[Tick only one]

GIA/LTA Search

SS

Medical:

SS

Disbursement:

SS

(e.g. Tow/ Independent)

Legal Cost

SS

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

WP

3) Survey fee:

2400

Total:

SS

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

Name 1:

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

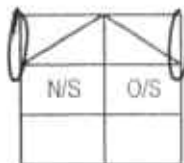
10/5/18

## ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
 To Inspect Vehicle No: SLL 5078M  
 at Workshop m/s: C&C  
 of PANDORA GRON  
 Insured EQ1/TP  
 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 Rpt: \_\_\_\_\_ Consistent? : Yes or No  
 GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No  
 Est. Repairs: 7 days Res: Yes or No  
 Lum Sum: 1.6.1 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: SLL 5078M Yr Regn: 2017 / FEB  
 Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
 Truck / Trailer or  
 Make: KIA SPORTAGE 2.0 A c.c. 1917  
 Colour: GRAY A/C: Insured / Std / NI / NA  
 Sp. Reading: 216999 T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 C/No: KNA PR 81 AMH 7237873  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: In order / Jammed / Leaked / Burnt or  
 Brake: In order / Jammed / Leaked / Burnt or  
 Mod: Nil / S/Rim / STD A/Rim or  
 Tyre Size: F: 245/45R19  
 R: 1

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

Front Rear  
 R/Bal. 6 mm R/Bal. 6 mm  
 L/Bal. 6 mm L/Bal. 6 mm  
 D.O.A. 09/04/18 D.O.I. 10/04/18  
 Survey held at C&C (PG)

Des. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or  
O/S FR & M/S FR

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

Date / Time Action / Instruction

\$9458 - excluded check rem \$775.00  
 (net \$2300 / 19.56%)

Date/Time, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation

) \$ + RS \$

) Photos

) Others

)

TOTAL

Report Format :

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

Add Fee: ☐ Site Insp (\$☐ Interview (\$☐ Tech. Invs (\$☐ Weekend (\$



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607196R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARKING LOT 1, UPPERTOWN, SINGAPORE 408761 TEL: (065) 62563561 FAX: (065) 62564315

Your ref: To Be Advised  
Our ref: CC4/EQ118006585/R1mb3

Date: 12.04.2018

The Motor Claims Department  
M/s EQ INSURANCE COMPANY LTD

Dear Sir/Madam,

**PRELIMINARY ADVICE OF VEHICLE NO.**

**SLL5078M**

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 10.04.2018 at the premises of M/s Cycle & Carriage KIA Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	11,758.00
Revised Estimate Amount	: S\$	8.00
"Check" Items Amount	: S\$	125.00
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the  
O/S Front portion & N/S Front Portion



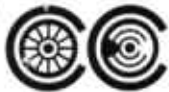
Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 7 days

Yours faithfully,

MOHD. RASUL  
Licensed Appraiser



CYCLE &amp; CARRIAGE

**CYCLE & CARRIAGE KIA PTE LTD**  
**PANDAN GARDENS CUSTOMER SERVICE CENTRE**

209 Pandan Gardens Singapore 609339 Tel: 65684567 Fax: 65651240

**ESTIMATE**

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
MR CHAN CHING SING	Cust No/Name /MR CHAN CHING SING
39 PASIR PANJANG HILL	Reg No/Reg Date SLL5078M / 28/02/201
#02-02	Date In/Mileage / 21699
SINGAPORE 118860	Chassis No KNAPR81AMH7237873
Contact No Mobile: 98169380	Engine No G4NAGH818145
	Make/Model KIA/SPORTAGE 2.0 A H508
	Colour/Trim E6S MINERAL SILVER / WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No
CSM00081	Cash	09/04/2018/ 19:06	QUE	261 / Edwin Caina	26462
Description of Goods / Services					Qty Unit Price Disc% Amount
E PNT88000					2200 2750.00
RENEW & RE-ALIGN FRT DAMAGED PORTION:					
RENEW FRT FENDER LH , FRT FENDER RH , FRT BUMPER & WINGMIRROR LH					
REPAIR FRT DOOR LH <i>Repair</i>					1780 2520.00
E PNT98000					
RESPRAY FRT BUMPER , FRT FENDER LH , FRT DOOR LH , WINGMIRRO LH & FRT FENDER RH					
M SUNDRY					50.00
RENEW FRT SPORT RIM & TYRE RH					50.00
M SUNDRY					50.00
RENEW FRT SPORT RIM LH & TRANSFER TYRE					30 50.00
A 54900099					
CHECK WIRING & ELECTRICAL SYSTEM					200.00
A 10028901					
TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST					
USING HI-SCAN PRO TEST					150.00
A WHEELALIGNMENTBP					
To Conduct Computerize Full Wheel Alignment					100 150.00
M SUNDRY					80 100.00
APPLY ANTI CORROSION ON AFFECTED AREAS					
E PNT88000					
REMOVE & REFIT FRT PARKING SENSOR					380.00
M SUNDRY					
SUPPLY FRT TYRE RH-HANKOOK KINERGY 245/45R149 (invoice)					20 50.00
M SUNDRY					
Sundries					
M WHEEL ASSY-ALUMINIUM LHF	1.00	1107.00	00.00		SCA 1107.00
M WHEEL ASSY-ALUMINIUM RHF	1.00	1107.00	00.00		SCA 1107.00
M PANEL-FENDER,LH	1.00	362.00	00.00		MA 362.00
M PANEL-FENDER,RH	1.00	362.00	00.00		R 362.00
M GARNISH ASSY-FNDR SIDE LH	1.00	156.00	00.00		SCA 156.00
M GARNISH ASSY-FNDR SIDE RH	1.00	156.00	00.00		SCA 156.00
M COVER ASSY-FR BUMPER	1.00	638.00	00.00		DE 638.00

Confirm &amp; accepted by

Authorized signatory and company stamp

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



CYCLE &amp; CARRIAGE

**CYCLE & CARRIAGE KIA PTE LTD**  
**PANDAN GARDENS CUSTOMER SERVICE CENTRE**

209 Pandan Gardens Singapore 609339 Tel: 65684567 Fax: 65651240

**ESTIMATE**

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
MR CHAN CHING SING	Cust No/Name /MR CHAN CHING SING
39 PASIR PANJANG HILL	Reg No/Reg Date SLL5078M / 28/02/201
#02-02	Date In/Mileage / 21699
SINGAPORE 118860	Chassis No KNAPR81AMH7237873
Contact No Mobile: 98169380	Engine No G4NAGH818145
	Make/Model KIA/SPORTAGE 2.0 A H508
	Colour/Trim E6S MINERAL SILVER / WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No
CSM00081	Cash	09/04/2018/ 19:06	QUE	261 / Edwin Caina	26462
Description of Goods / Services		Qty	Unit Price	Disc%	Amount
M COVER-FR BUMPER,LWR		1.00	375.00	00.00	375.00
M EMBLEM-KIA		1.00	76.00	00.00	76.00
M COVER-FR BUMPER FOG LAMP,LH		1.00	153.00	00.00	153.00
M COVER-FR BUMPER FOG LAMP,RH		1.00	153.00	00.00	153.00
M BRACKET-FR BUMPER SIDE,LH		1.00	21.00	00.00	21.00
M BRACKET-FR BUMPER SIDE,RH		1.00	21.00	00.00	21.00
M MIRROR ASSY-OUTSIDE RR VIEW,LH		1.00	621.00	00.00	621.00

*Rasul*  
*Hp 90010068*  
**Estimate**

**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

Acknowledged by Repairer

Signature:

Date:

*7 days*  
*10/04/18 @ 1650*  
*Reg by paint*

Confirm &amp; accepted by

7% GST on	Nett 11758.00	11,758.00 823.06
<b>Total Payable</b>		<b>12,581.06</b>

Authorized signatory and company stamp

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.

## Bevan Lim (LKK Auto)

---

**From:** Bevan Lim (LKK Auto)  
**Sent:** Tuesday, 17 April 2018 3:17 PM  
**To:** sales@filedex.com.sg  
**Cc:** Vic (LKKAuto)  
**Subject:** Your Ref: YN 822A Our Ref: CC4/EQ18006585/R1mb3 ACCIDENT INVOLVING YN 822A AND SLL 5078M ON 09/04/2018

17 APRIL 2018

Your Ref: YN 822A  
Our Ref: CC4/EQ18006585/R1mb3

Dear Sir/Madam,

### **ACCIDENT INVOLVING YN 822A AND SLL 5078M ON 09/04/2018**

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **28/04/2018**, 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,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

## Bevan Lim (LKK Auto)

---

**From:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Sent:** Tuesday, 17 April 2018 10:05 AM  
**To:** Bevan Lim (LKK Auto)  
**Cc:** Admin A; Vic (LKKAuto); Shu Pei (LKKAuto)  
**Subject:** Our ref: DM18HO00941/JT-FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK REF:CC4/EQI18006585/R1mb3  
**Attachments:** scan3.jpg; 5078m.mp4  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Bevan

Liability is clear cut. 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)

 A Member of Citystate

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

---

**From:** Bevan Lim (LKK Auto) [mailto:bevanlim@lkkauto.com]  
**Sent:** Tuesday, April 17, 2018 9:54 AM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Shu Pei (LKKAuto) <shupe@lkkauto.com>; Joel Goh <joel.goh@eqinsurance.com.sg>  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK REF:CC4/EQI18006585/R1mb3

Dear Janet,

We further to the email below.

We received CCTV footage from TP and a note which our insured driver admitted liability. Attached for your reference.



## Bevan Lim (LKK Auto)

---

**From:** Bevan Lim (LKK Auto)  
**Sent:** Tuesday, 17 April 2018 9:54 AM  
**To:** Janet Tan  
**Cc:** Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); joel.goh@eqinsurance.com.sg  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK  
REF:CC4/EQI18006585/R1mb3  
**Attachments:** scan3.jpg; 5078m.mp4

Dear Janet,

We further to the email below.

We received CCTV footage from TP and a note which our insured driver admitted liability. Attached for your reference.

We have spoken to OID and confirmed the details of the accident. OID mentioned he have intention to change lane. When he saw another vehicle on his left also filter to same lane. He move back to the lane and collided by TP. TP then wrote a notes of admission of liability and forced OID to sign. OID have amended his statement to include that he was forced to sign the notes of admissions.

Based on the video footage, OID was trying to filter lane and not fully move out from his lane as he unsuccessfully change and move back to his own lane whereby TP who was behind OI's Vehicle didn't slow down and try to overtake OID resulted in the collision.

Kindly let us have your instruction for our necessary action.

Thank you.

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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



*Save the Earth. Print only when necessary*

---

**From:** Shu Pei (LKKAuto)  
**Sent:** Thursday, 12 April 2018 5:21 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)>; Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK REF:CC4/EQI18006585/R1mb3

**WITHOUT PREJUDICE**

Dear Janet,



We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SLL 5078M at M/s Cycle & Carriage KIA Pte Ltd.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge Bevan and he can be contacted at DID: 6749 4274.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [shupeil@lkkauto.com](mailto:shupeil@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, 12 April 2018 9:11 AM

**To:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

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

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Dear Nivitha,

Attach OI report. Liability cleared. Proceed with direct settlement.

Thank you.

Regards,

**Janet Tan**

Senior Executive | Claims

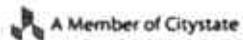


**EQ Insurance Company Limited**

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)



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

---

**From:** Nivitha (LKK Auto) [<mailto:admin-d@lkkauto.com>]

**Sent:** Tuesday, April 10, 2018 12:16 PM

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

**Cc:** [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS,

G.Nivitha | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

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

**Sent:** Tuesday, 10 April 2018 9:25 AM

**To:** 'assignments' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Dear all,

Please arrange to attend to the assignment.

Meanwhile, we shall follow up with insured on non reporting.

Regards,

**Janet Tan**

Senior Executive | Claims

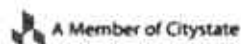


**EQ Insurance Company Limited**

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*

---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]

**Sent:** Tuesday, April 10, 2018 9:20 AM

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

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Hi Ms.Janet,

We select LKK to survey our client vehicle.

Thank you ,

---

**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]  
**Sent:** Tuesday, 10 April, 2018 9:15 AM  
**To:** Edwin Abcede Caina  
**Subject:** FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

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

Dear Edwin

For Pre repair survey request, please email to [eqiprs@eqinsurance.com.sg](mailto:eqiprs@eqinsurance.com.sg)

Our insured has yet to report. We are unable to comment on liability.

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> <b>Tel: 62934822</b> <b>Fax: 62963283</b> <b>Contact Person: Sharon</b>
<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

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---

**From:** Rose Koh

**Sent:** Tuesday, April 10, 2018 8:41 AM

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

**Cc:** Evon Thoo <[evon.thoo@eqinsurance.com.sg](mailto:evon.thoo@eqinsurance.com.sg)>

**Subject:** FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Hi Janet

Fyna.

Regards,

**Rose Koh**

Customer Service

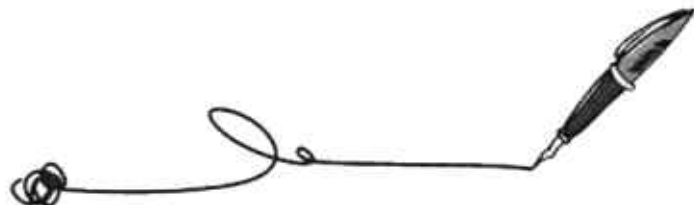


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---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]

**Sent:** Monday, April 09, 2018 7:35 PM

**To:** Marketing

**Cc:** Andre Chow En De; Coco Lu Ting; Don Bong Kiong Hua; Tay Jian Ye

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Motor Claims,

Pls.help us to arrange surveyor tp claim against your insured.

Vehicle is in at our workshop and may we check onto the liability.

We appreciate if you can give us the liability as soon as possible. Thank you

Best Regards,

**Edwin Caina**  
**Advisor- Customer Service**



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## Bevan Lim (LKK Auto)

**From:** Bevan Lim (LKK Auto)  
**Sent:** Tuesday, 22 May 2018 4:46 PM  
**To:** 'Janet Tan'  
**Cc:** Admin A; Vic (LKKAuto)  
**Subject:** RE: Our ref: DM18HO00941/JT-Acc on 9/4/18 SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Dear Janet,

We refer to your email below.

As per your instruction , We will maintain our position and deny liability to TP claim.

Thank you.

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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



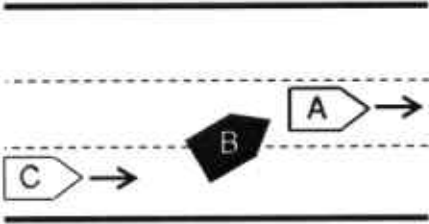
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Pte Ltd

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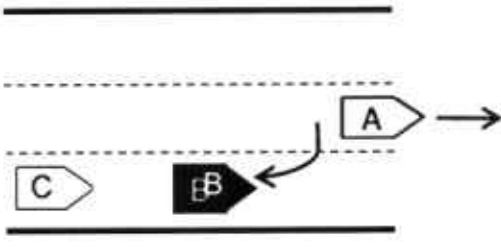
**From:** Janet Tan [mailto:[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)]  
**Sent:** Tuesday, 22 May 2018 4:38 PM  
**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** Our ref: DM18HO00941/JT-Acc on 9/4/18 SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Dear Bevan

Based on the latest BOLA scenario, SLL5078M is liable for the accident.

36.	(a) (i)		<b>New</b> Vehicle A – Moving in own lane Vehicle B – Filtering lane  B is 100% liable to A C is 100% liable to B
-----	---------	---	--



36.	(a) (ii)	<p style="text-align: right;"><b>New</b></p>  <p>Vehicle B – Served back to original lane / lost control Vehicle C – Moving in own lane</p> <p>B is 100% liable to A C is 100% liable to B</p>
-----	----------	---

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:** eileengoh eileengoh [<mailto:eileengoh@tonghin.com.sg>]  
**Sent:** Tuesday, May 22, 2018 3:48 PM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Cc:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>  
**Subject:** Re: Our ref: DM18HO00941/JT-Acc on 9/4/18 SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Hi Janet,

From the video, we cannot see that insured swerve back to the original lane.  
Alas, shouldn't the vehicle at the back keep at least 1 car length?

On Tue, May 22, 2018 at 3:39 PM, Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)> wrote:

Dear Eileen

We have studied the accident. Based on insured driver's report and the video submitted by third party. It was apparent that insured's had failed to keep a proper lookout before initiating a lane switch. While trying to serve back to the original lane, SLL5078M collided onto insured's vehicle.

We are of the view that liability is down on insured/insured driver. We shall proceed to handle the claim and negotiate for settlement with the best possible terms.

However, should you beg to differ with our view, please let us know by 25 May 2018.

Regards,

**Janet Tan**  
Senior Executive | Claims



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--  
Best Regards,  
Eileen, Goh

Office Address: 71 Bukit Batok Crescent #09-05 Prestige Centre Singapore 658071  
Contact No.: 6515 5333 (Ext 702) Mobile No.: 9856 5321

Please consider the environment before printing this email

## Bevan Lim (LKK Auto)

---

**From:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Sent:** Tuesday, 24 April 2018 9:24 AM  
**To:** Bevan Lim (LKK Auto)  
**Cc:** Admin A; Vic (LKKAuto); Shu Pei (LKKAuto)  
**Subject:** RE: Our ref: DM18HO00941/JT-FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018  
\*\*\*LKK REF:CC4/EQI18006585/R1mb3

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Bevan

Since insured is disputing on liability, proceed to reject first and offer up to 20% if need be.

Regards,

Janet Tan

Senior Executive | Claims



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---

**From:** Bevan Lim (LKK Auto) [mailto:bevanlim@lkkauto.com]  
**Sent:** Monday, April 23, 2018 4:23 PM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Shu Pei (LKKAuto) <shupeil@lkkauto.com>  
**Subject:** RE: Our ref: DM18HO00941/JT-FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK REF:CC4/EQI18006585/R1mb3  
**Importance:** High

Dear Janet,

We refer to our email below.

Kindly let us have your instruction on an urgent basis as TP repairer is chasing us .

Thank you.

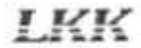
Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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



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Pte Ltd

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---

**From:** Bevan Lim (LKK Auto)

**Sent:** Friday, 20 April 2018 9:31 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)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Subject:** RE: Our ref: DM18HO00941/JT-FW: SLLS078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK  
REF:CC4/EQI18006585/R1mb3

**Importance:** High

Dear Janet,

We further to our email below.

OI have wrote in to us and not willing to settle TP claim. Attached email for your reference.

Kindly let us have your instruction as TP is chasing us for settlement.

Thank you.

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Bevan Lim (LKK Auto)

**Sent:** Thursday, 19 April 2018 9:13 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)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>

**Subject:** RE: Our ref: DM18HO00941/JT-FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK  
REF:CC4/EQI18006585/R1mb3

Dear Janet,

We refer to our email below.

We have spoken to OI's Person in Charge, and they disputed in settling TP claims as their driver was still in the lane and TP should slow down and not try to overtake that resulted in the collision.

Kindly let us have your comment/instruction if any on an urgent basis as TP is chasing us for liability.

Thank you.

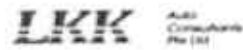
Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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



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---

**From:** Bevan Lim (LKK Auto)

**Sent:** Wednesday, 18 April 2018 9:42 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)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>

**Subject:** RE: Our ref: DM18HO00941/JT-FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK  
REF:CC4/EQI18006585/R1mb3

**Importance:** High

Dear Janet,

We refer to your email below.

We have received CCTV footage from our insured. Attached CCTV for your reference.

Based on the footage our insured driver have not fully leave the lane yet when he was collided from the back by Third party. OI was then forced to sign the notes of admission written by Third party. OI have strongly dispute in settling the matter when we spoke to them.

Kindly advice for our necessary action as TP on the other hand is chasing us for liability.

Thank you.

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

**Sent:** Tuesday, 17 April 2018 10:05 AM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Subject:** Our ref: DM18HO00941/JT-FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK

REF:CC4/EQI18006585/R1mb3

Dear Bevan

Liability is clear cut. Please proceed to direct settle.

Regards,

**Janet Tan**

Senior Executive | Claims



**EQ Insurance Company Limited**

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did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

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---

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]

**Sent:** Tuesday, April 17, 2018 9:54 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)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>; Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK REF:CC4/EQI18006585/R1mb3

Dear Janet,

We further to the email below.

We received CCTV footage from TP and a note which our insured driver admitted liability. Attached for your reference.

We have spoken to OID and confirmed the details of the accident. OID mentioned he have intention to change lane. When he saw another vehicle on his left also filter to same lane. He move back to the lane and collided by TP. TP then wrote a notes of admission of liability and forced OID to sign. OID have amended his statement to include that he was forced to sign the notes of admissions.

Based on the video footage, OID was trying to filter lane and not fully move out from his lane as he unsuccessfully change and move back to his own lane whereby TP who was behind OI's Vehicle didn't slow down and try to overtake OID resulted in the collision.

Kindly let us have your instruction for our necessary action.

Thank you.

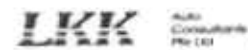
Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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---

**From:** Shu Pei (LKKAuto)

**Sent:** Thursday, 12 April 2018 5:21 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)>; Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018\*\*\*LKK REF:CC4/EQI18006585/R1mb3

**WITHOUT PREJUDICE**

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SLL 5078M at M/s Cycle & Carriage KIA Pte Ltd.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge Bevan and he can be contacted at DID: 6749 4274.

Thank you.

Best Regards,

Shu Pei | Admin

**LKK Auto Consultants Pte Ltd**

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



---

**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]  
**Sent:** Thursday, 12 April 2018 9:11 AM  
**To:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Dear Nivitha,

Attach OI report. Liability cleared. Proceed with direct settlement.  
Thank you.

Regards,

**Janet Tan**  
Senior Executive | Claims



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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:** Nivitha (LKK Auto) [<mailto:admin-d@lkkauto.com>]  
**Sent:** Tuesday, April 10, 2018 12:16 PM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>; [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS,  
**G.Nivitha** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]  
**Sent:** Tuesday, 10 April 2018 9:25 AM

**To:** 'assignments' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Dear all,

Please arrange to attend to the assignment.


Meanwhile, we shall follow up with insured on non reporting.

Regards,

**Janet Tan**  
Senior Executive | Claims



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did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190  
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A handwritten signature in black ink, consisting of a stylized 'S' shape followed by a horizontal line.

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**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]  
**Sent:** Tuesday, April 10, 2018 9:20 AM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Hi Ms.Janet,

We select LKK to survey our client vehicle.

Thank you ,

---

**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]  
**Sent:** Tuesday, 10 April, 2018 9:15 AM  
**To:** Edwin Abcede Caina  
**Subject:** FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

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

Dear Edwin

For Pre repair survey request, please email to [eqiprs@eqinsurance.com.sg](mailto:eqiprs@eqinsurance.com.sg)

Our insured has yet to report. We are unable to comment on liability.

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> <b>Tel: 62934822</b> <b>Fax: 62963283</b> <b>Contact Person: Sharon</b>
<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
<b>9) JP Knights Pte Ltd</b> 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.

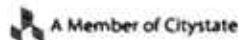
Regards,

**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)



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---

**From:** Rose Koh  
**Sent:** Tuesday, April 10, 2018 8:41 AM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Cc:** Evon Thoo <[evon.thoo@eqinsurance.com.sg](mailto:evon.thoo@eqinsurance.com.sg)>  
**Subject:** FW: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Hi Janet

Fyna.

Regards,

**Rose Koh**  
Customer Service



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
tel 65 6223 9433 | fax 65 6224 3903  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)



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---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]  
**Sent:** Monday, April 09, 2018 7:35 PM  
**To:** Marketing  
**Cc:** Andre Chow En De; Coco Lu Ting; Don Bong Kiong Hua; Tay Jian Ye  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Motor Claims,

Pls.help us to arrange surveyor tp claim against your insured.

Vehicle is in at our workshop and may we check onto the liability.

We appreciate if you can give us the liability as soon as possible. Thank you

Best Regards,

**Edwin Caina**  
Advisor- Customer Service



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## Bevan Lim (LKK Auto)

---

**From:** Bevan Lim (LKK Auto)  
**Sent:** Tuesday, 24 April 2018 2:12 PM  
**To:** 'Edwin Abcede Caina'  
**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK  
REF:CC4/EQI18006585/R1mb3  
**Attachments:** YN 822A Damages.pdf

Without Prejudice  
Your Ref:SLL5078M  
Our Ref: CC4/EQI18006585/R1mb3

Dear Edwin,

We refer to your email below.

Our insured reported that when he was changing lane from lane one to lane 2 ,near to the up ramp towards Keppel viaduct. As the vehicle in front slowed down to avoid the accident thereafter he was hit at the back of his vehicle. Our insured driver was forced to sign a statement written by your client against his will.

Your Client reported that our insured driver cut into his lane and causes damage to her left side of the vehicle.

Based on the video footage you provided. It shown that our client have was intending to change lane upon seeing the vehicle he abort the changing of lane and he was still within his lane as( show in the picture below) when your client didn't not slow down and collided to the rear of our insured vehicle. Attached file of our insured damages for your reference.





We regret to inform you that we have our principal instruction to reject your client claim.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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



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---

**From:** Edwin Abcede Caina [mailto:[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)]

**Sent:** Friday, 20 April 2018 9:26 AM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Bevan,

Sorry to chase you again about this claim any update ?



Thank you,

---

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]  
**Sent:** Thursday, 19 April, 2018 11:38 AM  
**To:** Edwin Abcede Caina  
**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Dear Edwin,

We will revert to you once we have our principal's instruction.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]  
**Sent:** Thursday, 19 April 2018 11:18 AM  
**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Bevan,

Just spoke to our client and clarify to us that he never forced the driver to sign.

Thank you,  
Edwin

---

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]  
**Sent:** Thursday, 19 April, 2018 10:37 AM  
**To:** Edwin Abcede Caina  
**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Dear Edwin,

We refer to your email below.

We are still pending for our principal instruction as our insured disputed as your client have force our insured driver to signed the admission.

Kindly hold, we will revert once our principal have given the instruction.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]

**Sent:** Wednesday, 18 April 2018 7:20 PM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Bevan,

Any update ?

Thank you,

---

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]  
**Sent:** Tuesday, 17 April, 2018 9:05 AM  
**To:** Edwin Abcede Caina  
**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto)  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Dear Edwin,

We refer to your email below.

We will need to contact our insured and see if there is any issue before we can comment on liability.

Kindly hold, we will revert back soonest.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Shu Pei (LKKAuto)  
**Sent:** Monday, 16 April 2018 7:37 PM  
**To:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Dear Edwin,

Fyi, OI had reported.

Dear Bevan,

Kindly revert for liability.

Thank you

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]

**Sent:** Monday, 16 April 2018 7:31 PM

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

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Shu Pei,

Any update ?

Client is chasing us already .

Thank you,

---

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

**Sent:** Wednesday, 11 April, 2018 2:15 PM

**To:** Edwin Abcede Caina

**Cc:** SUR; Admin A; Bevan Lim (LKK Auto)

**Subject:** RE : SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Dear Edwin,

Please be informed that our insured haven't reporting the said accident.

Kindly note that for liability, claim negotiation and settlement, please contact Bevan at DID: 6749 4274.

Our respective case handler will look into the matter and revert to you in due course.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]  
**Sent:** Wednesday, 11 April 2018 1:26 PM  
**To:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Subject:** SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Hi Officer in Charge,

May we check onto the liability of accident on the above mentioned vehicle.  
Vehicle was already survey by Rasul  
Third Party Claim against EQ Ins.

Best Regards,

**Edwin Caina**  
Advisor- Customer Service



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## Bevan Lim (LKK Auto)

---

**From:** Bevan Lim (LKK Auto)  
**Sent:** Friday, 25 May 2018 12:20 PM  
**To:** 'Edwin Abcede Caina'; 'Patrick Chan'  
**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting; Tay Jian Ye; Don Bong Kiong Hua; Hsiao Tong (LKKAuto)  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK  
REF:CC4/EQ18006585/R1mb3

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to your email dated 24 April 2018.

From your video footage could clearly see that only from portion of our insured vehicle has enter into the left lane, due to the unexpected event, He move back to its own lane. It is your vehicle failed to slow down exercising due care and hit to the rear of our insured's lorry rear.

Therefore we regret to inform you that we have our principal instruction maintain our position and we are unable to look into your client's claim.

We will proceed to close file on our end.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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



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**From:** Edwin Abcede Caina [mailto:edwin.caina@cyclecarriage.com.sg]

**Sent:** Tuesday, 22 May 2018 3:33 PM

**To:** Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>

**Cc:** SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Shu Pei (LKKAuto) <shupei@lkkauto.com>; Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Tay Jian Ye <jianye.tay@cyclecarriage.com.sg>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Bevan,

Any update ?

Thank you,  
Edwin

---

**From:** Bevan Lim (LKK Auto) [mailto:bevanlim@lkkauto.com]

**Sent:** Friday, 4 May, 2018 10:23 AM

**To:** Edwin Abcede Caina

**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting; Tay Jian Ye; Don Bong Kiong Hua

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Dear Edwin,

We refer to your email below.

Your Client have called in this morning to check on the status.

We have send reminder to our principal for instruction.

We will revert to you soonest.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]

**Sent:** Friday, 4 May 2018 10:20 AM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Tay Jian Ye <[jianye.tay@cyclecarriage.com.sg](mailto:jianye.tay@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Bevan,

Any update ?

Thank you,

---

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]

**Sent:** Tuesday, 24 April, 2018 5:02 PM

**To:** Edwin Abcede Caina

**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting; Tay Jian Ye; Don Bong Kiong Hua

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Dear Edwin,

We refer to your email below.

We will seek further instruction from our principal and we will revert to you again.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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



LKK  
Auto  
Consultants  
Pte Ltd

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---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]

**Sent:** Tuesday, 24 April 2018 4:58 PM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>; Tay Jian Ye <[jianye.tay@cyclecarriage.com.sg](mailto:jianye.tay@cyclecarriage.com.sg)>; Don Bong Kiong Hua <[kionghua.bong@cyclecarriage.com.sg](mailto:kionghua.bong@cyclecarriage.com.sg)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

**Importance:** High

Dear Bevan,

Our client does not agree with the liability due to the video that show he was travelling straight. And is your insure that who is change lane but not fully in the lane and have taken two lane,  
So your insured can't decide where to go and have caused this accident happen. Please revise the liability

Thank you

Best Regards,

Edwin Caina  
Advisor- Customer Service



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Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339  
T: +65 6568 4501 • F: +65 6565 1240 • H: +65 91819978 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)



A member of the Jardine Cycle & Carriage Group

---

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]

**Sent:** Tuesday, 24 April, 2018 2:12 PM

**To:** Edwin Abcede Caina

**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Your Ref:SLL5078M

Our Ref: CC4/EQI18006585/R1mb3

Dear Edwin,

We refer to your email below.

Our insured reported that when he was changing lane from lane one to lane 2 ,near to the up ramp towards Keppel viaduct. As the vehicle in front slowed down to avoid the accident thereafter he was hit at the back of his vehicle. Our insured driver was forced to sign a statement written by your client against his will.

Your Client reported that our insured driver cut into his lane and causes damage to her left side of the vehicle.

Based on the video footage you provided. It shown that our client have was intending to change lane upon seeing the vehicle he abort the changing of lane and he was still within his lane as( show in the picture below) when your client didn't not slow down and collided to the rear of our insured vehicle. Attached file of our insured damages for your reference.





We regret to inform you that we have our principal instruction to reject your client claim.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

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Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

**LKK** Auto Consultants Pte Ltd *Save the Earth. Print only when necessary.*

---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]

**Sent:** Friday, 20 April 2018 9:26 AM

**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Bevan,

Sorry to chase you again about this claim any update ?

Thank you,

---

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]  
**Sent:** Thursday, 19 April, 2018 11:38 AM  
**To:** Edwin Abcede Caina  
**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Dear Edwin,

We will revert to you once we have our principal's instruction.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

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Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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



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---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]  
**Sent:** Thursday, 19 April 2018 11:18 AM  
**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Bevan,

Just spoke to our client and clarify to us that he never forced the driver to sign.

Thank you,  
Edwin

---

**From:** Bevan Lim (LKK Auto) [mailto:bevanlim@lkkauto.com]  
**Sent:** Thursday, 19 April, 2018 10:37 AM  
**To:** Edwin Abcede Caina  
**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto); Andre Chow En De; Coco Lu Ting  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Dear Edwin,

We refer to your email below.

We are still pending for our principal instruction as our insured disputed as your client have force our insured driver to signed the admission.

Kindly hold, we will revert once our principal have given the instruction.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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---

**From:** Edwin Abcede Caina [mailto:edwin.caina@cyclecarriage.com.sg]  
**Sent:** Wednesday, 18 April 2018 7:20 PM  
**To:** Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>; Andre Chow En De <[andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg)>; Coco Lu Ting <[coco.lu@cyclecarriage.com.sg](mailto:coco.lu@cyclecarriage.com.sg)>  
**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Bevan,

Any update ?



Thank you,

**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]

**Sent:** Tuesday, 17 April, 2018 9:05 AM

**To:** Edwin Abcede Caina

**Cc:** SUR; Admin A; Vic (LKKAuto); Shu Pei (LKKAuto)

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Without Prejudice

Dear Edwin,

We refer to your email below.

We will need to contact our insured and see if there is any issue before we can comment on liability.

Kindly hold, we will revert back soonest.

Thank you.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

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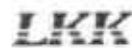
Best Regards,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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Pte Ltd

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**From:** Shu Pei (LKKAuto)

**Sent:** Monday, 16 April 2018 7:37 PM

**To:** Edwin Abcede Caina <[edwin.caina@cyclecarriage.com.sg](mailto:edwin.caina@cyclecarriage.com.sg)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Dear Edwin,

Fyi, OI had reported.

Dear Bevan,



Kindly revert for liability.

Thank you

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

---

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]

**Sent:** Monday, 16 April 2018 7:31 PM

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

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bevan Lim (LKK Auto) <[bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)>

**Subject:** RE: SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Hi Shu Pei,

Any update ?

Client is chasing us already .

Thank you,

---

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

**Sent:** Wednesday, 11 April, 2018 2:15 PM

**To:** Edwin Abcede Caina

**Cc:** SUR; Admin A; Bevan Lim (LKK Auto)

**Subject:** RE : SLL5078M / YN822A TP CLAIM DOA 09.04.2018 \*\*\*LKK REF:CC4/EQI18006585/R1mb3

Dear Edwin,

Please be informed that our insured haven't reporting the said accident.

Kindly note that for liability, claim negotiation and settlement, please contact Bevan at DID: 6749 4274.

Our respective case handler will look into the matter and revert to you in due course.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

**From:** Edwin Abcede Caina [<mailto:edwin.caina@cyclecarriage.com.sg>]  
**Sent:** Wednesday, 11 April 2018 1:26 PM  
**To:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Subject:** SLL5078M / YN822A TP CLAIM DOA 09.04.2018

Hi Officer in Charge,

May we check onto the liability of accident on the above mentioned vehicle.  
Vehicle was already survey by Rasul  
Third Party Claim against EQ Ins.

Best Regards,

Edwin Caina  
Advisor- Customer Service



Exceptional Journeys

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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/EQ18006585/R1mb3q2		
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 31-05-2018		
		Code : EQI		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	YN 822A	Veh. Inspected	SLL 5078M	
Policy No.	DMCPHQ18-000741	Coverage (\$)	0.00	
Claim No.	DM18HO00941/JT	Excess (\$)	0.00	
Assign From	JANET	Assign Date	10/04/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	KIA SPORTAGE 2.0(A)	c.c	1999	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	KNAPR81AMH7237873	Colour	GREY	
Odometer	21699	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	FAIR			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	245/45 R19	HANKOOK	6 mm	
L/H Front Tyre	245/45 R19	HANKOOK	6 mm	
R/H Rear Tyre	245/45 R19	HANKOOK	6 mm	
L/H Rear Tyre	245/45 R19	HANKOOK	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT & N/S FRONT PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	09/04/2018	Inspection Date	10/04/2018	
Survey held at	CYCLE & CARRIAGE KIA PTE LTD 209 PANDAN GARDENS SINGAPORE 609339			
<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:		<b>7 Working Days</b>		



# 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. SLL 5078M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRT TYRE RH -HANKOOK KINERGY 245/45R149 (SN)	CUT	380.00	380.00
1	SUNDRIES (SN)	NECESSARY	50.00	20.00
1	WHEEL ASSY -ALUMINIUM LHF (SN)	SCRATCHED	1,107.00	1,107.00
1	WHEEL ASSY-ALUMINIUM RHF (SN)	SCRATCHED	1,107.00	1,107.00
1	PANEL-FENDER ,LH (SN)	BENT	362.00	362.00
1	PANEL -FENDER ,RH (SN)	TO REPAIR SEE LABOUR	362.00	-
1	GARNISH ASSY -FNDR SIDE LH (SN)	SCRATCHED	156.00	156.00
1	GARNISH ASSY -FNDR SIDE RH (SN)	SCRATCHED	156.00	156.00
1	COVER ASSY -FR BUMPER (SN)	DEFORMED	638.00	638.00
1	COVER-FR BUMPER ,LWR (SN)	* CHECK	375.00	-
1	EMBLEM -KIA (SN)	NECESSARY	76.00	76.00
1	COVER -FR BUMPER FOG LAMP ,LH (SN)	SCRATCHED	153.00	153.00
1	COVER -FR BUMPER FOG LAMP ,RH (SN)	NOT NECESSARY	153.00	-
1	BRACKET -FR BUMPER SIDE ,LH (SN)	NECESSARY	21.00	21.00
1	BRACKET -FR BUMPER SIDE ,RH (SN)	NECESSARY	21.00	21.00
1	MIRROR ASSY-OUTSIDE RR VIEW ,LH (SN)	BROKEN	621.00	621.00
			5,738.00	4,818.00
<b>LABOUR</b>				
	RENEW & RE-ALIGN FRT DAMAGED PORTION:RENEW FRT FENDER LH ,FRT ENDER RH ,FRT BUMPER & WINGMIRROR LH REPAIR FRT DOOR LH.INCLUSIVE OF THE REPAIR OF PANEL -FENDER ,RH .		2,750.00	2,200.00
	RESPRAY FRT BUMPER ,FRT FENDER LH ,FRT DOOR LH ,WINGMIRROR LH & FRT FENDER RH .		2,520.00	1,780.00
	RENEW FRT SPORT RIM & TYRE RH .		50.00	50.00
	RENEW FRT SPORT RIM LH & TRANSFER TYRE .		50.00	50.00
	CHECK WIRING & ELECTRICAL SYSTEM.		50.00	30.00
	TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST USING HI-SCAN PRO TEST.		200.00	200.00
	TO CONDUCT COMPUTERIZE FULL WHEEL ALIGNMENT .		150.00	150.00
	APPLY ANTI CORROSION ON AFFECTED AREAS.		150.00	100.00

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Page No. 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REMOVE & REFIT FRT PARKING SENSOR .		100.00	80.00
			6,020.00	4,640.00
GRAND TOTAL			11,758.00	9,458.00
RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE) (EXCLUDE CHECK ITEMS S\$375.00 NETT)				9,458.00

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MOHAMMED RASUL BIN MOHD YUNUS

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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