

To : M/s EQ INSURANCE COMPANY LTD

Date: 07/04/2020

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	YL 1675L (Insd Veh)	Your Ref. No. : DM18HO00977-JG
	SKJ 4197G (TP Veh)	Our Ref. No. : CC4/EQI18007118/Kpa3q2
Date of Accident	12/4/2018	

Liability	100%	
Final Repair Cost	: \$ 16,426.53	
Loss of Use	: \$	days
Rental (If any)	: \$ 2,550.00	17 days
Others:	: \$ 2.00	
	: \$	
	18,978.53	
Final Settlement Sum	: \$ 18,978.53	
Remarks	:	

Payment Instruction: Payee's Breakdown		
1)	LAI HUAT (MENG KEE) MOTOR PTE LTD	: \$ 18,978.53
		: \$

JOANNE LEE  
LKK Auto Consultants Pte Ltd

來發(明記)摩多有限公司  
**LAI HUAT (MENG KEE) MOTOR PTE LTD**

Sin Ming Autocity  
160 Sin Ming Drive #04-01/#04-02/#07-03 Singapore 575722  
Tel: 64538110 Fax: 64596267  
UEN: 199407592C

Your Ref: YL 1675L  
Our Ref: SKJ 4197G - 2018/JL

29 April 2019

EQ Insurance Company Ltd  
5 Maxwell Road  
#17-00 Tower Block  
MND Complex  
Singapore 069110  
Attention: Motor Claims

**WITHOUT PREJUDICE**

Dear Sir

**ACCIDENT INVOLVING VEHICLE NOS. SKJ 4197G AND YL 1675L ON 12/04/2018 AT 39 KEPPEL ROAD, TANJONG PAGAR DISTRI PARK CAR PARK**

We refer to the above matter wherein your insured's vehicle no. YL 1675L was involved in an accident with our client's vehicle no. SKJ 4197G.

As the accident was caused by your insured's negligence, our client is now claiming for the following losses:

- Repair cost: \$16,426.53 (include of GST)
- Rental cost: \$ 4,200.00 (28 days x \$150 per day)
- GIA search fee: \$ 2.00
- Total: \$20,628.53**

Relevant documents in support of our client's claim are enclosed for your reference.

Please do not hesitate to contact Jenny Lim at telephone 64533757 or email [jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg) should you need any additional information.

Meanwhile, we look forward to receiving your affirmative response soon enough.

Thank you.

Yours faithfully



LAI HUAT (MENG KEE) MOTOR PTE LTD

encs

## LETTER OF AUTHORITY

To: Lai Huat (Meng Kee) Motor Pte Ltd  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722

Dear Sirs

ACCIDENT INVOLVING VEHICLE NOS: SKJ 4197G & YL 1675L ON 12/04/2018  
AT 39 KEPPEL ROAD, TANJONG PAGAR DISTRI PARK CAR PARK

This is to confirm that on 12/04/2018, I / We gave you instructions to repair my / our vehicle no. SKJ 4197G which was damaged in the above accident.

In consideration of your agreement to repair my vehicle no. SKJ 4197G, pay for my other expenses and to defer demanding for payment of the costs of repair which was damaged as a result of the above accident, I / We hereby authorise you and/or your solicitors as my / our representative to write, negotiate and settle the accident claim on my / our behalf against any part involved in the abovementioned accident.

I / We hereby undertake to co-operate with you and render you all the assistance (including having my / our vehicle re-inspected and being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use to my / our vehicle. I / We further undertake to keep you informed at all times of any communication received from any party involved in the abovementioned accident.

I / We hereby confirm that by signing this Letter of Authority, I / We are not entitled in law to receive any payment. If a cheque is sent to me, I / We shall return the same to the sender as I am precluded in law from accepting any payment.

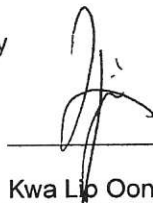
In the event of my / our claim against any party involved in the abovementioned accident being unsuccessful for any reason whatsoever, I / We shall bear the repair / excess cost payable to Lai Huat (Meng Kee) Motor Pte Ltd either by cash / cheque or claim against my / our insurance policy.

I / We hereby authorise the payment of my / our claim (including any or all medical related invoices / receipts) to be made directly to my / our representative, Lai Huat (Meng Kee) Motor Pte Ltd accordingly.

In relation to the personal and vehicle information collected or otherwise provided during the course of the claim process (including by way of recordings), I agree and consent that Lai Huat (Meng Kee) Motor Pte Ltd may use, disclose and process my personal data for the purpose of responding and administering all activities related to my insurance claim.

Yours faithfully

Signature:



Name:

Kwa Lip Oon (Ke Li'en)

NRIC No:

S8110852H

# 來發 ( 明 記 ) 摩 哆 有 限 公 司

## LAI HUAT (MENG KEE) MOTOR PTE LTD

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267  
GST No: M2-0128609-3  
UEN: 199407592C

### TAX INVOICE

EST No. .... EST0019014  
Kwa Lip Oon

GST Reg No ..... M2-0128609-3  
Page ..... 1 of 4  
Number ..... INV0020788  
Your ref. .... TP-YL 1675L EQ  
Job No. .... 69396  
Our ref ..... 18.04.14  
Payment .....  
Date ..... 29/12/2018

Attn .....

Vehicle No .... SKJ 4197G  
Vehicle Model : Toyota Estima  
Accident on ... 12/4/2018

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
Supply of Parts:					
1.00	Pc	Front door lower hinge LH	30.00		30.00
1.00	Pc	Front door top hinge LH	30.00		30.00
1.00	Pc	Front door lower hinge RH	30.00		30.00
1.00	Pc	Front door top hinge RH	30.00		30.00
1.00	Pc	Front door black tape LH - 1	22.00		22.00
1.00	Pc	Front door black tape LH - 2	22.00		22.00
1.00	Pc	Front door black tape LH - 3	28.00		28.00
1.00	Pc	Front door black tape LH - 4	16.00		16.00
1.00	Pc	Front door black tape RH - 1	22.00		22.00
1.00	Pc	Front door black tape RH - 2	22.00		22.00
1.00	Pc	Front door black tape RH - 3	28.00		28.00
1.00	Pc	Front door black tape RH - 4	16.00		16.00
1.00	Pc	Rear windscreen moulding	38.00		38.00
1.00	Pc	Front fender seal LH	15.00		15.00
1.00	Pc	Front fender seal RH	15.00		15.00
1.00	Pc	Front top radiator grille	220.00		220.00
5.00	Pcs	Front top radiator clips	2.00		10.00
1.00	Pc	Front Toyota logo emblem	35.00		35.00
1.00	Pc	Front bumper	240.00		240.00
1.00	Pc	Front bumper side retainer LH	25.00		25.00
1.00	Pc	Front bumper side retainer RH	25.00		25.00

本公司拥有最先进的 CAROLINER MARK IV 机械，可提供给多种款式的车身及给于快速与准确的测量方式和大铁修理。  
除外，还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

# 来發 (明記) 摩哆有限公司 LAI HUAT (MENG KEE) MOTOR PTE LTD

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267  
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Number ..... INV0020788  
Your ref. .... TP-YL 1675L EQ  
Job No. .... 69396  
Our ref ..... 18.04.14  
Payment .....  
Date ..... 29/12/2018

Attn .....

Vehicle No .... SKJ 4197G  
Vehicle Model : Toyota Estima  
Accident on ... 12/4/2018

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
1.00	Pc	Front fender LH	170.00		170.00
1.00	Pc	Front fender RH	170.00		170.00
1.00	Pc	Front fender inner shield LH	75.00		75.00
1.00	Pc	Front fender inner shield RH	75.00		75.00
10.00	Pcs	Front fender inner shield clips	1.00		10.00
1.00	Pc	Front fender garnish LH	110.00		110.00
1.00	Pc	Front fender garnish RH	110.00		110.00
1.00	Pc	Front fender inner bracket RH	75.00		75.00
1.00	Pc	Front headlamp LH	600.00		600.00
1.00	Pc	Front headlamp RH	600.00		600.00
1.00	Pc	Wiper tank	38.00		38.00
1.00	Pc	Front door LH	600.00		600.00
1.00	Pc	Front door RH	600.00		600.00
1.00	Pc	Front door garnish LH	430.00		430.00
1.00	Pc	Front door garnish RH	430.00		430.00
1.00	Pc	Rear door garnish RH	430.00		430.00
1.00	Pc	Front shock absorber LH	165.00		165.00
1.00	Pc	Front shock absorber RH	165.00		165.00
1.00	Pc	Front knuckle arm LH	175.00		175.00
1.00	Pc	Front knuckle arm RH	175.00		175.00
1.00	Pc	Front ball joint LH	68.00		68.00
1.00	Pc	Front ball joint RH	68.00		68.00
1.00	Pc	Front stabilizer linkage LH	55.00		55.00

本公司拥有最先进的 CAROLINER MARK IV 机械，可提供给多种款式的车身及给于快速与准确的测量方式和大铁修理。除外，还有先进的 SAICO Deluxe 喷漆烘炉。

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# 來發 (明記) 摩哆有限公司 LAI HUAT (MENG KEE) MOTOR PTE LTD

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267  
GST No: M2-0128609-3  
UEN: 199407592C

## TAX INVOICE

EST No. ....: EST0019014  
Kwa Lip Oon

GST Reg No ..... M2-0128609-3  
Page ..... 3 of 4  
Number ..... INV0020788  
Your ref ..... TP-YL 1675L EQ  
Job No. ....: 69396  
Our ref ..... 18.04.14  
Payment .....  
Date ..... 29/12/2018

Attn .....

Vehicle No ....: SKJ 4197G  
Vehicle Model : Toyota Estima  
Accident on ...: 12/4/2018

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
1.00	Pc	Front stabilizer linkage RH	55.00		55.00
1.00	Pc	Front wheel bearing with hup LH	165.00		165.00
1.00	Pc	Front wheel bearing with hup RH	165.00		165.00
1.00	Pc	Front sport rim LH	750.00		750.00
1.00	Pc	Front sport rim RH	750.00		750.00
1.00	Pc	Rear tailgate	600.00		600.00
1.00	Pc	Rear Toyota logo emblem	20.00		20.00
1.00	Pc	Rear Estima emblem	30.00		30.00
1.00	Pc	Rear Aeras emblem	20.00		20.00
1.00	Pc	Rear bumper	220.00		220.00
1.00	Pc	Rear bumper side retainer RH	18.00		18.00
Total amount of parts supplied - S\$9106.00					
1.00		15% of parts supplied:	1,365.90		1,365.90
Special nett item:					
1.00	Set	Rear reversing sensor with installation	200.00		200.00
Labour & Misc:					
1.00		Towing fee	60.00		60.00

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# 来發 ( 明 記 ) 摩 哆 有 限 公 司 LAI HUAT (MENG KEE) MOTOR PTE LTD

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267  
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Job No. .... 69396  
Our ref ..... 18.04.14  
Payment .....  
Date ..... 29/12/2018

Attn .....

Vehicle No .... SKJ 4197G  
Vehicle Model : Toyota Estima  
Accident on ... 12/4/2018

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
1.00		To transfer front door inner trim board LH & RH	80.00		80.00
1.00		To remove and refix tailgate handle + rear camera	60.00		60.00
1.00		To check wheel alignment	60.00		60.00
1.00		To remove and renew front suspension parts, etc	320.00		320.00
1.00		To straighten front body, to knock dents on front door pillar LH and renew of parts	1,500.00		1,500.00
1.00		To straighten rear body, to knock dents on rear end panel, floor panel and renew of parts	600.00		600.00
1.00		To spray paint	2,000.00		2,000.00
Sub-Total					15,351.90
GST 7.00%					1,074.63
Total					S\$ 16,426.53

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# APEX Car Rental Pte Ltd

37A BARTLEY ROAD SINGAPORE 539777

TEL: 6459 8206 FAX: 6553 4645

GST REGISTRATION NO: 20-0102894-H RCB NO: 200102894H

## HIRING AGREEMENT CUM TAX INVOICE NUMBER:

**1004246**

(Please quote this number in all payments and correspondence)

Vehicle number : SKT 6454Z  
Make & model : Toyota Altis 1.6A

### HIRER'S PARTICULARS

Hirer : KWA LIP OON (KE LI'EN) NRIC No: S8110852H  
Address : BLK 55 HAVELOCK ROAD #13-130. SINGAPORE 161055  
Contact Number Off : H/p: 91143315  
Res:  
Nationality : SINGAPOREAN Licence Number: AS NRIC NO  
Date Of Birth : 17.04.1981 Licence Expiry : NEW PHOTO LIC.

Driver : AS ABOVE NRIC No: AS ABOVE  
Address : AS ABOVE  
Contact Number Off : H/p: AS ABOVE  
Res:  
Nationality : SINGAPOREAN Licence Number: AS NRIC NO  
Date Of Birth : Licence Expiry : NEW PHOTO LIC.

### RENTAL PRICING

Daily Rental Rate : S\$ 150.00 Date Out : 12.04.2018  
Days On Rental : 28 /Day Time Out : 3.10pm

Sub-Total : S\$ 4200.00 Date Return: 10.05.2018  
G.S.T.@7.0% : S\$ - Time Return: 5.50pm  
Total : S\$ 4200.00

\*\*\*RENTER'S Liability for Vehicle Damage EXCESS is S\$1,500.00 ON ALL CLAIMS.  
\*\*\*Applicable to driver below 23YRS old and above 70YRS old OR with less than 2YRS driving experience  
EXCESS is S\$5,000.00

**REMARK -** Vehicle no: SKJ 4197G  
Job no: 69391

### HIRER'S DECLARATION

I agree to the terms and conditions above and as set out  
overleaf. If I opt to pay by credit/charge card, my signature  
here is deemed to have been made on the application credit  
card charge slip.

Authorised Signatory and Company Stamp

Date:

12 APR 2018

APEX CAR RENTAL PTE LTD

Prepared by:

Date:

12 APR 2018

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**Third Party Insurer Enquiry**

Our Ref No: GR-18-055308  
Date of Request: 12/04/2018

Your Ref No: Online Purchase

Lai Huat (Meng Kee) Motor Pte Ltd  
160 Sin Ming Drive #04-01  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 12/04/2018  
Enquiry By Jenny Lim Lai Foong  
TP Vehicle No. YL1675L  
Accident Date 12/04/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YL1675L	EQ Insurance Company Ltd	06/01/2018-05/01/2019	6223 9433

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735**TAX INVOICE**

Our Ref No: GR-18-055308

Date of Request: 12/04/2018

Your Ref No: Online Purchase

Lai Huat (Meng Kee) Motor Pte Ltd  
160 Sin Ming Drive #04-01  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 12/04/2018  
Enquiry By Jenny Lim Lai Foong  
TP Vehicle No. YL1675L  
Accident Date 12/04/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ [X] GIRO ☐ [ ] Cash ☐ [ ] Cheque

## Hsiao Tong (LKKAUTO)

**From:** Joel Goh <joel.goh@eqinsurance.com.sg>  
**Sent:** Wednesday, 18 March 2020 11:13 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: [EQ]: \*\* LAI HUAT MENG KEE \*\* Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

Dear Hsiao Tong

Please proceed to settle at best and up to \$19,128.53

Best Regards,

Joel Goh

Executive | Claims

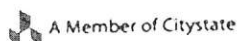


**EQ Insurance Company Limited**

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

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

www.eqinsurance.com.sg



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

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

**Sent:** Friday, March 13, 2020 4:45 PM

**To:** Joel Goh

**Cc:** Admin A

**Subject:** RE: [EQ]: \*\* LAI HUAT MENG KEE \*\* Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

Hi Joel,

As requested,

Market Value	: \$98,000.00 (est)
LTA Rebate	: \$69,798.00 (est)
Nett Value/ Repair Margin	: \$28,202.00 (est)

Best Regards,

**Hsiao Tong, Chew (Ms)** | 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)

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

**Sent:** Friday, 13 March 2020 9:22 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: [EQ]: \*\* LAI HUAT MENG KEE \*\* Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

Dear Hsiao Tong

Please assist to provide the estimated market value and repair margin for this case.

Best Regards,

**Joel Goh**

Executive | Claims



**EQ Insurance Company Limited**

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

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

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



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

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

**Sent:** Friday, March 13, 2020 9:21 AM

**To:** Joel Goh

**Cc:** Admin A

**Subject:** RE: [EQ]: \*\* LAI HUAT MENG KEE \*\* Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

EQ ref : **DM18HO00977-JG**

LKK ref : CC4/EQI18007118/Kpb3q2

Dear Sirs/Madam,

**ACCIDENT INVOLVING YL1675L(EQ-OI) / SKJ4197G(TP)/ OTHERS ON 12/04/2018**

We refer to the above matter.

Based on insured accident report, he lost control and collided onto few parked vehicles. Liability is not in our driver's favour.

We seek your approval to offer Third Party repairer "**LAI HUAT (MENG KEE) MOTOR PTE LTD**" at **\$19,128.53(all-in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 17,755.74	\$ 16,426.53
2. Loss of Rental (28days x \$150.00)	\$ 4,200.00	\$ 2,700.00 (18days x \$150.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 21,957.74	<b><u>\$ 19,128.53</u></b>

Surveyor recommended 14 days for repair + 2Sunday + 1PH + 1PRS = 18days.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval/instruction.**

Best Regards,

**Hsiao Tong, Chew (Ms)** | 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)

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Wednesday, 11 March 2020 2:52 PM

**To:** Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>

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

**Subject:** RE: [EQ]: \*\* LAI HUAT MENG KEE \*\* Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

Hi Joel,

Attached survey report & photos as requested.

Best Regards,

**Hsiao Tong, Chew (Ms)** | 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)

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

**Sent:** Friday, 25 October 2019 9:28 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: [EQ]: \*\* LAI HUAT MENG KEE \*\* Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

Dear Hsiao Tong

Please proceed to resolve at best and seek mandate if necessary.

Best Regards,

**Joel Goh**

Executive | Claims

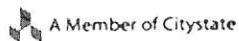


**EQ Insurance Company Limited**

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

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

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



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

**Sent:** Thursday, October 24, 2019 3:52 PM

**To:** Joel Goh

**Cc:** Admin A

**Subject:** RE: [EQ]: \*\* LAI HUAT MENG KEE \*\* Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

Hi Joel,

Kindly advise if we may proceed DS.

Best Regards,

**Hsiao Tong, Chew (Ms)** | 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:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Sent:** Tuesday, 30 April 2019 5:46 PM

**To:** [joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)

**Cc:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EQ]: \*\* LAI HUAT MENG KEE \*\* Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

LKK Ref: CC4/EQI18007118/Kmb3

*Without Prejudice*

Hi Joel,

Kindly advise if we may proceed with Direct Settlement negotiations with TP for the above-mentioned case.

Thank you.

Best Regards,

**Olivia Lau** | Admin Manager

**LKK Auto Consultants**

phone: 6256-3561 | email: [olivialau@lkkauto.com](mailto:olivialau@lkkauto.com) | fax: 6741-4108

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*Make  
good  
use of  
Today*

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

**Sent:** Thursday, 19 April, 2018 2:49 PM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Subject:** RE: Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK REF:CC4/EQI18007118/Kmb3 (DM18HO00977-JG)

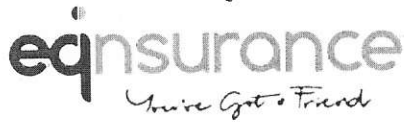
Dear Shu Pei

Please assist to hold on this direct settlement as we are carrying out investigation for this accident.

Best Regards,


Joel Goh

Executive | Claims



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did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190  
www.eqinsurance.com.sg

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

**Sent:** Wednesday, April 18, 2018 5:46 PM

**To:** Joel Goh

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

**Subject:** RE: Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018) \*\*\*LKK  
REF:CC4/EQI18007118/Kmb3

**WITHOUT PREJUDICE**

Dear Joel,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SKJ 4197G at M/s Lai Huat (Meng Kee) Motor 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

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**From:** Admin-D (LKKAuto)

**Sent:** Tuesday, 17 April 2018 10:24 AM

**To:** [joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)

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

**Subject:** RE: Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018)

Dear Joel,

Thank you for the assignment.

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

**Sent:** Tuesday, 17 April 2018 10:19 AM

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

**Subject:** RE: Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018)

Dear LKK

kindly proceed with direct settlement if possible.  
Attached accident reported and estimates.

Best Regards,

**Joel Goh**

Executive | Claims




**EQ Insurance Company Limited**

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

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

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**From:** Joel Goh

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

**To:** 'jenny.lim@laihuat.com.sg'

**Cc:** Admin A

**Subject:** RE: Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018)

**Without Prejudice**

Dear Jenny

We appoint LKK to survey your client's vehicle.

Dear LKK

Kindly assist on the following PRS.

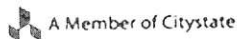
Best Regards,

Joel Goh  
Executive | Claims



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www.eqinsurance.com.sg



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**From:** Jenny Lim [<mailto:jenny.lim@laihuat.com.sg>]

**Sent:** Monday, April 16, 2018 3:15 PM

**To:** Bazlin Ahmad <[bazlin.ahmad@eqinsurance.com.sg](mailto:bazlin.ahmad@eqinsurance.com.sg)>

**Subject:** Request for Survey - Your Ref: YL1675L / Our Ref: SKJ4197G (Date of Accident: 12.04.2018)

Dear Bazlin

We refer to the above matter.

Please can you arrange for survey of our client's vehicle no. SKJ 4197G on tomorrow (Tuesday/17.04.2018)?

Supporting documents are enclose for your reference.

Thank you.

Kind regards.

Jenny Lim  
for LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110  
Fax: 64596267