Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 16 December 2020 11:57 AM

To: Janice Goh
Cc: Admin A

Subject: [3rd Party Appeal on Rejection] - DM18HO01625/JT: Direct Settlement - Accident

Involving YL2564S (OI: EQI - DM18HO01625/JT) AND SHB2079E (TP: LKK REF -

CC3/EQI18008089/K1pb3) on 01.05.2018

Attachments: SHB2079E VC (TS)(1).avi

Hi Janice,

We refer to the above matter.

We have rejected third party claim since Feb 2020. Third party disagreed on our rejection and appealed to resolve the matter as per BOLA 20 (50/50).

Third party insisted that their driver was still travelling within his lane. Our insured (big lorry) was so closed to taxi and side-swipe with taxi, refer to attached third party video.



Kindly advise if we may consider to resolve the matter at 50/50 or maintain rejection. Thanks.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

 $\textbf{Hsiao Tong, Chew (Ms)} \mid \textbf{Case Handler}$

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Janice Goh <janice.goh@eqinsurance.com.sg>
Sent: Wednesday, 26 February 2020 10:30 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18HO01625/JT) AND

SHB2079E (TP: LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Hi Hsiao Tong

We are maintaining our position.

FYI, we have settled TPI claim approximately @10%.

Thank you.

Janice Goh

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

vww.eqinsurance.com.sg

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

Sent: Wednesday, January 22, 2020 4:12 PM **To:** EQI PRS < EQIPRS@eqinsurance.com.sg> **Cc:** Admin A < admin-a@lkkauto.com>

Subject: RE: DM18H001625/JT: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18H001625/JT) AND

SHB2079E (TP: LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Dear Sirs/Mdm,

We refer to our below email.

Kindly let us have your instruction/ comments after review the matter.

Thank you.

"Wishing you a Happy and Prosperous New Year"



Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 20 November 2019 4:39 PM

To: eqiprs@eqinsurance.com.sg **Cc:** Admin A admin-a@lkkauto.com

Subject: RE: DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18HO01625/JT) AND

SHB2079E (TP: LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Dear Sirs/Mdm,

We have rejected third party claim as per instruction. Third party disagreed on our rejection and submitted a copy of video footage for our review. Third party appealed to resolve the matter as per BOLA 20 (50/50).

Kindly let us have your instruction/ comments after review the matter.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Tuesday, 20 August 2019 11:59 AM **To:** Poh Kin (LKKAuto) <<u>pohkin@lkkauto.com</u>>

Cc: Admin A <admin-a@lkkauto.com>

Subject: DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18HO01625/JT) AND

SHB2079E (TP: LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Have I replied to this?

Please proceed to reject claim.

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





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From: Poh Kin (LKKAuto) [mailto:pohkin@lkkauto.com]

Sent: Thursday, January 24, 2019 12:09 PM **To:** Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18HO01625/JT) AND SHB2079E (TP: LKK

REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Importance: High

WITHOUT PREJUDICE

Your Ref: DM18HO01625/JT

Our Ref: CC3/EQI18008089/K1fb3

Dear Janet,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. YL 2564S (OI) & SHB 2079E (TP) ON 01/05/2018

We refer to the above matter and below e-mails.

We appreciate if you could let us have your instruction/comments on this matter.

Your prompt reply will be very much appreciated.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Poh Kin (LKKAuto)

Sent: Monday, 3 December 2018 1:17 PM

To: 'Janet Tan' <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18HO01625/JT) AND SHB2079E (TP: LKK REF -

CC3/EQI18008089/K1ub3) on 01.05.2018

Importance: High

WITHOUT PREJUDICE

Your Ref: DM18HO01625/JT Our Ref: CC3/EQI18008089/K1fb3

Dear Janet,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. YL 2564S (OI) & SHB 2079E (TP) ON 01/05/2018

We refer to the above matter and below.

Third party reported that he was driven along extreme left lane of Clementi Road towards West Coast Highway, suddenly our insured side swipe to his vehicle right portion while pass by from the right side.

OID reported that he was driven straight along Clementi Road, suddenly third party change lane from left side and collided to his vehicle left portion.

Based on OI's video footage shows OI is within his lane and Third Party encroached into OI lane.

In view of this, we are intending to reject third party claim.

For your approval/comments/instruction.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Thin Thin (LKKAuto)

Sent: Monday, 26 November 2018 11:08 AM **To:** Poh Kin (LKKAuto) pohkin@lkkauto.com>

Subject: FW: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18HO01625/JT) AND SHB2079E (TP: LKK

REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear Poh Kin

FYNA

Best Regards,

Thin Thin Hlaing | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Janet Tan < <u>janet.tan@eqinsurance.com.sg</u>>
Sent: Saturday, 1 September 2018 10:55 AM
To: Thin Thin (LKKAuto) < <u>thinthin@lkkauto.com</u>>

Subject: RE: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18HO01625/JT) AND SHB2079E (TP: LKK

REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear Thin Thin,

Attach video footage from insured.

Please note that our reference should be DM18HO01625/JT

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





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From: Thin Thin (LKKAuto) [mailto:thinthin@lkkauto.com]

Sent: Friday, August 31, 2018 5:39 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Subject: RE: Direct Settlement - Accident Involving YL2564S (OI: EQI - DM18HO01308/JT) AND SHB2079E (TP: LKK

REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear Janet,

We will request the video footage to access the liability.

Thanks.

Best Regards,

Thin Thin Hlaing | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: <u>thinthin@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Janet Tan < janet.tan@eqinsurance.com.sg>

Sent: Friday, 31 August 2018 5:32 PM

To: Thin Thin (LKKAuto) < thinthin@lkkauto.com>

 $\textbf{Subject:} \ \text{FW: Direct Settlement - Accident Involving YL2564S (OI: EQI-DM18HO01308/JT)} \ AND \ \text{SHB2079E (TP: LKK)} \ \text{Subject: FW: Direct Settlement - Accident Involving YL2564S (OI: EQI-DM18HO01308/JT)} \ \text{AND SHB2079E (TP: LKK)} \ \text{AND SHB$

REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear Thin Thin

Please advise status and let us have your view.

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





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From: Janet Tan

Sent: Thursday, June 28, 2018 3:59 PM

To: 'Shu Pei (LKKAuto)' < shupei@lkkauto.com>

Cc: 'Thin Thin (LKKAuto' <thinthin@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>

Subject: FW: Direct Settlement - Accident Involving YL2564S (OI: EQI - TBA) AND SHB2079E (TP: LKK REF -

CC3/EQI18008089/K1ub3) on 01.05.2018

Dear all,

Attach OI report. Video footage showed third party encroaching into OI lane.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

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

Sent: Thursday, May 3, 2018 6:36 PM

To: Janet Tan < janet.tan@eqinsurance.com.sg>

Cc: Thin Thin (LKKAuto) < thinthin@lkkauto.com>; Admin A < admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving YL2564S (OI: EQI - TBA) AND SHB2079E (TP: LKK REF -

CC3/EQI18008089/K1ub3) on 01.05.2018

WITHOUT PREJUDICE

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHB 2079E at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

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

Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge is Thin Thin and she can be contacted at DID: 6841 2360.

Thank you.

Best Regards,

Shu Pei| Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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