

(55000)

INS. CASE OWNER:

CC 4/EQ1801 0602, Kp63

LKK:

IDAC:

Surveyor:

Knnath

DOE:

ASSIGNMENT

8/6/18

Date / Time:

8/6/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

GBF 1787B

Name of Insured:

OUTMOST.

Insured Tel No.:

HP:

16/7/18

Excess Sec II :\$5

D.O.A.:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

MUKHAMMAD FURISNO DIR MOHO

Driver Tel No.:

(V/L) YES / NO

OLGIA REPORT: YES / NO

TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

SEJ5717A



INSRS:

WSP:

Tel:

Liability:

RMKS:

Knnath



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

12/6/18

WT

15/11/18

Rejected 71 claims

6/6/19

File -> shupers to close

STAGE

DATE / PIC

Non-Reporting hr (1st):

Non-Reporting hr (2nd):

Non-Reporting hr (Final):

Notification hr (if non-pickup):

Call OI:

After call hr to OI:

Documentation Check List: Handler Typist

Notification hr (if non-pickup)

After call hr 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:

11/6/18

Sent By:

Dnn

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

(Agreed / Assessed) BOL/A S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

\$5

Loss of Rental (LOR):

\$5

(

days)

Loss of Use (LOU):

\$5

(\$

x

days)

Loss of Income (LOI):

\$5

(\$

x

days)

LOR only

LOU only

LOR + LOU

LOR + LO

[Tick only one]

GIA/LTA Search

\$5

Medical:

\$5

Disbursement:

\$5

(e.g. Tow/ Independent)

Legal Cost

\$5

Total:

\$5

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$5

Name 1:

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee

\$400.00

COPY SENT 7/6/19

REF: EQL

ASSIGNMENT

From: Date: 08062018

Estimated Cost:

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

To inspect Vehicle No: SKJ 5717A

at Workshop n/s: K Kim Hin

of: Sin my

Insured:

Policy No:

Claims No:

Sum Insured: Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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

Bal. or Market Value:

IDAC Accident Report: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 03 days Res: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: Person Contacted:

Vehicle IN / OUT

Veh No: SKJ 5717A Regn: 04 13

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

Truck / Trailer or

Make: Volvo S60 CC 1560

Colour: M. Black A/C Insured / Std / NI / NA

Sp. Reading: 66227 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: YVIFS-84 ABD 2212013

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: 215/50R17

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU PIR / SUMI /

TOYO / YOKO or

Front

R/Bal: 8 mm

Rear

R/Bal: 8 mm

L/Bal: 8 mm

L/Bal: 8 mm

D.O.A: 16/3/18

D.O.I: 8/6/18

Survey held at

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

O/S Frt

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

Date / Time Action / Instruction

11/6 Ale parito Catherine

No finance.

1/5 \$1600 (Red \$ 2350 / 57%) - excluded chet 7eme \$1740.00

Date/Time: File Pass to?

☐ : Prel. Report☐ : Final Report

1)

Date/Time: File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

) S + RE \$

Photocopy

1 Other

TOTAL

Report Format:

Lump Sum / L.B.I: (\$)

Add Fee:

☐ Site Insp (\$)☐ Interview (\$)☐ Tech Invs (\$)☐ Weekend (\$)



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/EQI18010602/Kpb3		
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 11-06-2018		
		Code : EQI		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	GBF 1787B	Veh. Inspected	SKJ 5717A	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	11/06/2018	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	16/03/2018	Inspection Date	08/06/2018	
Survey held at	K.KIM HIN AUTOMOTIVE PTE LTD 160 SIN MING DRIVE, #02-20 SIN MING AUTOCITY SINGAPORE 575722			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

Your ref: To Be Advised
Our ref: CC4/EQI18010602/Kpb3

Date: 08.06.2018

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SKJ5717A

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 08.06.2018 at the premises of M/s K Kim Hin Auto Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	3,950.00
Revised Estimate Amount	: S\$	1,570.00
"Check" Items Amount	: S\$	1,160.00
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
O/S Front Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 3 days

Yours faithfully,

KENNETH KONG
Licensed Appraiser

金興(龔)汽車私人有限公司

160 Sin Ming Drive, #02-20,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkimhin.com.sg

No. : 29673

Vehicle Insured : GBF 1787 B
Accident Date : 16-Mar-2018

Date : 03-Apr-2018

Our Ref : 180235 (EQ) / SHUMAN

PAGE : 1

TAM KIN KEUNG (MR)
Singapore

*Not Authorized
LI by B?
Returning After Repair 3 days*

ESTIMATED COST OF REPAIR FOR VOLVO S60 D2 1560cc (2013) SKJ5717A

1 pc o/s front fender	B1	1,000.00	c ✓
1 pc front bumper		1,350.00	c ?
1 pc front bumper side retainer		100.00	c ?
		2,450.00	
	Add 20%	490.00	
		2,940.00	

To remove, cut out damaged parts,
panel beating, welding, align,
refix and to renew affected parts.

380.00 *300*

To apply undersealing

30.00 ✓

To putty and respray on affected
portions.

600.00 *440*

Total : S\$ 3,950.00

Singapore Dollars Three Thousand Nine Hundred
and Fifty Only

Note: Amount quoted above is subject to prevailing GST at time of tax invoice.

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:

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 8 August 2018 3:40 PM
To: admin1@kkimhin.com.sg
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG) *LKK REF: CC4/EQI18010602/Kpb3

Without Prejudice

Hi Shuman,

We refer to the above matter.

Please be informed that liability is unclear as our insured driver reported that no accident. Kindly refer to the below statement for your easy reference.

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
POLICE STATION NAME [OTHER]	CHOA CHU KANG N P C
Was notice of intended Prosecution given?	NO
If Yes, against whom?	
Circumstances of Accident	
Refer to Police Report : T/20180403/2157 lodged at Choa Chu Kang N P C Brief Details On 03/04/2018 at about 1900hrs, my wife made a check on the letterbox and discovered a letter from TP addressed to me. It was with regards to a traffic accident which happened on 16/03/2018 at about 1150hrs along Orchard Road. I wish to state that I have no recollection of any incident which happened at Orchard Road. My vehicle has no damages and I do not have an in-car camera at that point of time	
Attachment(s)	
Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO
DETAILS OF OTHER VEHICLE PROPERTY 1	
Vehicle Registration Number	UNKNOWN

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAuto)

Sent: Monday, 16 July 2018 3:48 PM

To: admin1@kkinhin.com.sg; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: assignments <assignments@lkkauto.com>

Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Dear Shuman,

Thank you for your email.

Dear Hsiao Tong,

Kindly assist. Our Ref: CC4/EQ118010602/Kpb3

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: admin1@kkinhin.com.sg [<mailto:admin1@kkinhin.com.sg>]

Sent: Monday, 16 July, 2018 3:44 PM

To: admin-d@lkkauto.com

Cc: 'LKK' <assignments@lkkauto.com>

Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Dear Catherine,

As spoken, your insured has already reported.

Kindly assist to forward the circumstance as reported.

Thank you.

Best Regards,

Shuman

K. Kim Hin Auto Pte Ltd

Tel: 6452 7018 Fax: 6458 3895

From: Catherine Chong (LKK Auto) [<mailto:admin-d@lkkauto.com>]
Sent: 02 June, 2018 12:35 PM
To: admin1@kkimhin.com.sg
Cc: 'LKK'; 'Admin A'
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Dear Shuman,

We will check with Kenneth and get back to you.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: admin1@kkimhin.com.sg [<mailto:admin1@kkimhin.com.sg>]
Sent: Thursday, 31 May 2018 2:07 PM
To: Admin A <admin-a@lkkauto.com>; Admin-B <admin-b@lkkauto.com>
Cc: service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Hi Nivita,

As spoken, kindly confirm the below arrangement with us tomorrow.

Thank you.

Best Regards,

Shuman

K. Kim Hin Auto Pte Ltd

Tel: 6452 7018 Fax: 6458 3895

From: service@kkimhin.com.sg [<mailto:service@kkimhin.com.sg>]
Sent: 31 May, 2018 1:11 PM
To: admin-a; Team B
Cc: admin1@kkimhin.com.sg; 'Survey KKH'; simon@kkimhin.com.sg; sandrakhong@gmail.com
Subject: FW: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)
Importance: High

Dear LKK

Please arrange for a survey and go appointment on 8 June (Friday) at 12:30pm. Client can only wait 30 min to max 45mins.

Please confirm your reply via email. Thank you.

Thanks & Regards

Sandra

6452 7018

K. Kim Hin Auto Pte Ltd

From: service@kkimhin.com.sg [mailto:service@kkimhin.com.sg]
Sent: Thursday, May 31, 2018 1:09 PM
To: 'admin1@kkimhin.com.sg'; 'Joel Goh'
Cc: 'sandrakhong@gmail.com'
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Dear Joel

Good day to you.

Any update on this case?

I will be arranging for a survey and go with your appointed surveyor LKK on 8 June (Fri) at 12:30pm. Thank you.

Thanks & Regards
Sandra
6452 7018
K. Kim Hin Auto Pte Ltd

From: Joel Goh [mailto:joel.goh@eqinsurance.com.sg]
Sent: 03 April, 2018 11:15 AM
To: admin1@kkimhin.com.sg
Cc: service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018

Without Prejudice

Dear Shuman

Noted, we will assign LKK to conduct survey as SJE on without prejudice basis until liability is clear.
At the same time, please forward a copy of the video footage.

Dear LKK

Kindly assist on the following assignment.
Our insured has not reported the accident.

Best Regards,

Joel Goh
Executive | Claims



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

 A Member of Citystate



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

Hsiao Tong (LKKAUTO)

From: admin1@kkimhin.com.sg
Sent: Wednesday, 8 August 2018 4:08 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; Vic (LKKAUTO); service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG) *LKK REF: CC4/EQI18010602/Kpb3
Attachments: SKJ 5717 A (online-video-cutter.com).mp4

Dear Hsiao Tong,

Enclosed video of SKJ 5717 A.

Kindly advise.

Thank you.

Best Regards,
Shuman
K. Kim Hin Auto Pte Ltd
Tel: 6452 7018 Fax: 6458 3895

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: 08 August, 2018 3:40 PM
To: admin1@kkimhin.com.sg
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG) *LKK REF: CC4/EQI18010602/Kpb3

Without Prejudice

Hi Shuman,

We refer to the above matter.

Please be informed that liability is unclear as our insured driver reported that no accident. Kindly refer to the below statement for your easy reference.

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
POLICE STATION NAME [OTHER]	CHOA CHU KANG N P C
Was notice of intended Prosecution given?	NO
If Yes, against whom?	
Circumstances of Accident	
Refer to Police Report : T/20180403/2157 lodged at Choa Chu Kang N P C Brief Details On 03/04/2018 at about 1900hrs, my wife made a check on the letterbox and discovered a letter from TP addressed to me. It was with regards to a traffic accident which happened on 16/03/2018 at about 1150hrs along Orchard Road. I wish to state that I have no recollection of any incident which happened at Orchard Road. My vehicle has no damages and I do not have an in-car camera at that point of time.	
Attachment(s)	
Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO
DETAILS OF OTHER VEHICLE PROPERTY 1	
Vehicle Registration Number	UNKNOWN

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Thank you.

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Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAuto)

Sent: Monday, 16 July 2018 3:48 PM

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Cc: assignments <assignments@lkkauto.com>

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Dear Shuman,

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Dear Hsiao Tong,

Kindly assist. Our Ref: CC4/EQI18010602/Kpb3

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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LKK Auto Consultants Pte Ltd

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Cc: service@kkinhinh.com.sg; sandrakhong@gmail.com

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Shuman

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Sent: 31 May, 2018 1:11 PM
To: admin-a; Team B
Cc: admin1@kkimhin.com.sg; 'Survey KKH'; simon@kkimhin.com.sg; sandrakhong@gmail.com
Subject: FW: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)
Importance: High

Dear LKK

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Thanks & Regards
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K. Kim Hin Auto Pte Ltd

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K. Kim Hin Auto Pte Ltd

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Sent: 03 April, 2018 11:15 AM
To: admin1@kkimhin.com.sg
Cc: service@kkimhin.com.sg; sandrakhong@gmail.com
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Without Prejudice

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Dear LKK

Kindly assist on the following assignment.
Our insured has not reported the accident.

Best Regards,

Joel Goh

Executive | Claims



EQ Insurance Company Limited

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

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

www.eqinsurance.com.sg



A Member of Citystate

A handwritten signature in black ink, appearing to be 'S' or 'S.', with a horizontal line extending to the right.

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

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 6 December 2018 10:58 AM
To: Joel Goh
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving GBF1787B (OI : EQI - TBA) AND SKJ5717A (TP : LKK REF -CC4/EQI18010602/Kpb3) on 16/03/2018
Attachments: SKJ 5717 A vs GBF 1787B - TP VIDEO.mp4

Hi Joel,

We attached herewith a copy of third party video for your easy reference.

The video footage shows that third party had stopped, then he moved from stationary position, swerved right and collided with our insured vehicle. We are of the view that third party is more liable as he was moved out from the stationary position while our insured was driving pass.

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

Kindly let us have your comments/ instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Shu Pei (LKKAUTO)
Sent: Monday, 11 June 2018 6:23 PM
To: Joel Goh <joel.goh@eqinsurance.com.sg>
Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving GBF1787B (OI : EQI - TBA) AND SKJ5717A (TP : LKK REF - CC4/EQI18010602/Kpb3) on 16/03/2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SKJ 5717A at M/s K Kim Hin Auto Pte Ltd.

Enclosed for your perusal is:

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

Shu Pei (LKKAUTO)

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Monday, 11 June 2018 3:08 PM
To: Admin A
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018
Attachments: GBF1787B.PDF

Dear LKK

Attached our insured's accident report for your attention.
Please assist to take over this direct settlement.

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MNI 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: Joel Goh
Sent: Tuesday, April 3, 2018 11:14 AM
To: 'admin1@kkimhin.com.sg'
Cc: service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018

Without Prejudice

Dear Shuman

Noted, we will assign LKK to conduct survey as SJE on without prejudice basis until liability is clear.
At the same time, please forward a copy of the video footage.

Dear LKK

Kindly assist on the following assignment.
Our insured has not reported the accident.

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited

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

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From: admin1@kkimhin.com.sg [mailto:admin1@kkimhin.com.sg]
Sent: Tuesday, April 3, 2018 11:12 AM
To: Joel Goh
Cc: service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018

Dear Joel,

Client is waiting for investigation and would like to proceed with claim.

Kindly appoint surveyor.

Thank you.

Best Regards,
Shuman
K. Kim Hin Auto Pte Ltd
Tel: 6452 7018 Fax: 6458 3895

From: Joel Goh [mailto:joel.goh@eqinsurance.com.sg]
Sent: 03 April, 2018 10:52 AM
To: admin1@kkimhin.com.sg
Cc: service@kkimhin.com.sg; sandrakhong@gmail.com; simon@kkimhin.com.sg; survey@kkimhin.com.sg
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018

Without Prejudice

Dear Shuman

Liability unclear as our insured has not reported this accident.
Kindly advise if you wish to proceed with survey.

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited

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

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From: admin1@kkimhin.com.sg [mailto:admin1@kkimhin.com.sg]

Sent: Tuesday, April 3, 2018 10:15 AM

To: EQI PRS

Cc: service@kkimhin.com.sg; sandrakhong@gmail.com; simon@kkimhin.com.sg; survey@kkimhin.com.sg

Subject: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018

Your ref: GBF 1787 B

Our ref: SKJ 5717 A

Dear all,

Enclosed the GIA report of our client SKJ 5717 A, who was hit by your insured GBF 1787 B, on 16/3/2018.

Vehicle is not in yet, we will arrange for survey once ready.

Kindly appoint officer and advise liability.

Thank you.

Best Regards,

Shuman

K. Kim Hin Auto Pte Ltd

Tel: 6452 7018 Fax: 6458 3895

Hsiao Tong (LKKAUTO)

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Thursday, 6 December 2018 2:50 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving GBF1787B (OI : EQI - DM18HO00831-JG) AND SKJ5717A (TP : LKK REF -CC4/EQI18010602/Kpb3) on 16/03/2018

Dear Hsiao Tong

Please proceed to reject third party's claim as proposed.

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited

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

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

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Thursday, December 6, 2018 10:58 AM
To: Joel Goh
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving GBF1787B (OI : EQI - TBA) AND SKJ5717A (TP : LKK REF - CC4/EQI18010602/Kpb3) on 16/03/2018

Hi Joel,

We attached herewith a copy of third party video for your easy reference.

The video footage shows that third party had stopped, then he moved from stationary position, swerved right and collided with our insured vehicle. We are of the view that third party is more liable as he was moved out from the stationary position while our insured was driving pass.

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

Kindly let us have your comments/ instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Shu Pei (LKKAuto)

Sent: Monday, 11 June 2018 6:23 PM

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

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

Subject: Direct Settlement - Accident Involving GBF1787B (OI : EQI - TBA) AND SKJ5717A (TP : LKK REF - CC4/EQI18010602/Kpb3) on 16/03/2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SKJ 5717A at M/s K Kim Hin Auto Pte Ltd.

Enclosed for your perusal is:

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

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

Thank you.

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

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupe@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 15 December 2018 1:08 PM
To: 'admin1@kkimhin.com.sg'
Cc: Admin A; Vic (LKKAuto); service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG) *LKK REF: CC4/EQ18010602/Kpb3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and based on your client video footage, it shows that your client had stopped her car, then she moved from stationary position, swerved right and collided onto our insured vehicle. We are of the view that your client should exercise caution as she was moving out from the stationary position while our insured was driving pass.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: admin1@kkimhin.com.sg <admin1@kkimhin.com.sg>
Sent: Wednesday, 8 August 2018 4:08 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG) *LKK REF: CC4/EQ18010602/Kpb3

Dear Hsiao Tong,

Enclosed video of SKJ 5717 A.

Kindly advise.

Thank you.

Best Regards,
Shuman
K. Kim Hin Auto Pte Ltd
Tel: 6452 7018 Fax: 6458 3895

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: 08 August, 2018 3:40 PM
To: admin1@kkinhin.com.sg
Cc: Admin A; Vic (LKKAuto)
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG) *LKK REF: CC4/EQ118010602/Kpb3

Without Prejudice

Hi Shuman,

We refer to the above matter.

Please be informed that liability is unclear as our insured driver reported that no accident. Kindly refer to the below statement for your easy reference.

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
POLICE STATION NAME [OTHER]	CHOA CHU KANG N P C
Was notice of intended Prosecution given?	NO
If Yes, against whom?	
Circumstances of Accident	
Refer to Police Report : T/20180403/2157 lodged at Choa Chu Kang N P C Brief Details On 03/04/2018 at about 1900hrs, my wife made a check on the letterbox and discovered a letter from TP addressed to me. It was with regards to a traffic accident which happened on 16/03/2018 at about 1150hrs along Orchard Road. I wish to state that I have no recollection of any incident which happened at Orchard Road. My vehicle has no damages and I do not have an in-car camera at that point of time.	
Attachment(s)	
Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO
DETAILS OF OTHER VEHICLE PROPERTY 1	
Vehicle Registration Number	UNKNOWN

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAuto)

Sent: Monday, 16 July 2018 3:48 PM

To: admin1@kkimhin.com.sg; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: assignments <assignments@lkkauto.com>

Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Dear Shuman,

Thank you for your email.

Dear Hsiao Tong,

Kindly assist. Our Ref: CC4/EQI18010602/Kpb3

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: admin1@kkimhin.com.sg [<mailto:admin1@kkimhin.com.sg>]

Sent: Monday, 16 July, 2018 3:44 PM

To: admin-d@lkkauto.com

Cc: 'LKK' <assignments@lkkauto.com>

Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Dear Catherine,

As spoken, your insured has already reported.

Kindly assist to forward the circumstance as reported.

Thank you.

Best Regards,

Shuman

K. Kim Hin Auto Pte Ltd

Tel: 6452 7018 Fax: 6458 3895

From: Catherine Chong (LKK Auto) [<mailto:admin-d@lkkauto.com>]
Sent: 02 June, 2018 12:35 PM
To: admin1@kkimhin.com.sg
Cc: 'LKK'; 'Admin A'
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Dear Shuman,

We will check with Kenneth and get back to you.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: admin1@kkimhin.com.sg [<mailto:admin1@kkimhin.com.sg>]
Sent: Thursday, 31 May 2018 2:07 PM
To: Admin A <admin-a@lkkauto.com>; Admin-B <admin-b@lkkauto.com>
Cc: service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Hi Nivita,

As spoken, kindly confirm the below arrangement with us tomorrow.

Thank you.

Best Regards,

Shuman

K. Kim Hin Auto Pte Ltd

Tel: 6452 7018 Fax: 6458 3895

From: service@kkimhin.com.sg [<mailto:service@kkimhin.com.sg>]
Sent: 31 May, 2018 1:11 PM
To: admin-a; Team B
Cc: admin1@kkimhin.com.sg; 'Survey KKH'; simon@kkimhin.com.sg; sandrakhong@gmail.com
Subject: FW: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)
Importance: High

Dear LKK

Please arrange for a survey and go appointment on 8 June (Friday) at 12:30pm. Client can only wait 30 min to max 45mins.

Please confirm your reply via email. Thank you.

Thanks & Regards

Sandra

6452 7018

K. Kim Hin Auto Pte Ltd

From: service@kkimhin.com.sg [mailto:service@kkimhin.com.sg]
Sent: Thursday, May 31, 2018 1:09 PM
To: 'admin1@kkimhin.com.sg'; 'Joel Goh'
Cc: 'sandrakhong@gmail.com'
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018 (DM18HO00831-JG)

Dear Joel

Good day to you.

Any update on this case?

I will be arranging for a survey and go with your appointed surveyor LKK on 8 June (Fri) at 12:30pm. Thank you.

Thanks & Regards
Sandra
6452 7018
K. Kim Hin Auto Pte Ltd

From: Joel Goh [mailto:joel.goh@eqinsurance.com.sg]
Sent: 03 April, 2018 11:15 AM
To: admin1@kkimhin.com.sg
Cc: service@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: Accident involving SKJ 5717 A and GBF 1787 B on 16/3/2018

Without Prejudice

Dear Shuman

Noted, we will assign LKK to conduct survey as SJE on without prejudice basis until liability is clear.
At the same time, please forward a copy of the video footage.

Dear LKK

Kindly assist on the following assignment.
Our insured has not reported the accident.

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited

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

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**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/EQ118010602/Kpb3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 18-06-2019	
			Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	GBF 1787B	Veh. Inspected	SKJ 5717A	
Policy No.	DMCHHQ17-000173	Coverage (\$)	0.00	
Claim No.	DM18HO00831-JG	Excess (\$)	0.00	
Assign From	JOEL	Assign Date	08/06/2018	
2. Vehicle Particulars & Condition				
Make & Model	VOLVO S60 (A)	c.c	1560	
Engine No.	HIDDEN	Year of Reg.	2013	
Chassis No.	YV1FS84ABD2212013	Colour	METALLIC BLACK	
Odometer	66227	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	215/50 R17	PIRELLI	8 mm	
L/H Front Tyre	215/50 R17	PIRELLI	8 mm	
R/H Rear Tyre	215/50 R17	PIRELLI	8 mm	
L/H Rear Tyre	215/50 R17	PIRELLI	8 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	16/03/2018	Inspection Date	08/06/2018	
Survey held at	K.KIM HIN AUTOMOTIVE PTE LTD 160 SIN MING DRIVE, #02-20 SIN MING AUTOCITY SINGAPORE 575722			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		3 Working Days		

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKJ 5717A

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	O/S FRONT FENDER (WCP)	BENT	1,000.00	1,000.00
1	FRONT BUMPER (WCP)	* CHECK	1,350.00	-
1	FRONT BUMPER SIDE RETAINER (WCP)	* CHECK	100.00	-
	COST PLUS 20%		490.00	200.00
			2,940.00	1,200.00
	<u>LABOUR</u>			
	TO REMOVE,CUT OUT DAMAGED PARTS ,PANEL BEATING ,WELDING ,ALIGN,REFIX AND TO RENEW AFFECTED PARTS.		380.00	300.00
	TO APPLY UNDERSEALING.		30.00	30.00
	TO PUTTY AND RESPRAY ON AFFECTED PORTIONS.		600.00	440.00
			1,010.00	770.00
	GRAND TOTAL		3,950.00	1,970.00
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION) (REPAIR COST NOT CONCLUDE) (EXCLUDE CHECK ITEMS S\$1740 NETT)			1,600.00

Report Ref No. CC4/EQ18010602/Kpb3q2

KONG SENG CHEONG

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Joanne Lee (LKK Auto)

From: Joanne Lee (LKK Auto) <report@lkkauto.com>
Sent: Thursday, 20 June 2019 3:43 PM
To: 'Joel Goh'
Cc: 'chewht@lkkauto.com'
Subject: TP Direct Settlement - Accident Involving GBF 1787B (OI) and SKJ 5717A (TP) on 16/03/2018
Attachments: EMAIL.pdf; LKK REPORT & PHOTO.pdf

Dear Sir/Madam,

We refer to the above matter.

Please be informed that we have rejected TP claim. (see attached)

We enclose herewith our without prejudice report and relevant documents for your necessary action please

Thank you.

Best Regards,

JOANNE | Reports

LKK Auto Consultants Pte.Ltd.

Phone: 6256-3561 Ext.111 Fax: 6741-4108 email: report@lkkauto.com

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 Singapore 408933