

INS CASE OWNER

CC 3 / EQ1170

LKR
IDAC

Supervisor

DOI

Date / Time

Registered in Merimen

Pre-assign / CCU / FTE



Insured Vehicle No.

Name of Insured

Insured Tel No

Excess Sec II : \$5

Is driver the owner?

IF NO, Driver Name / Age

Driver Tel No

XB 96062

EXPRESS SERVICE

HP

DUA

(YES / NO)

Nature of Accident

MOTO RATHIN BIN SALEH

93872405

(V.L. YES / NO)

Claim No.

Policy No.

Make / Model

Place of Accident

DM17H001649-EE

DMCH1801-000111

M14

L1501 (100% BILAL) - Pawan

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

Insured Liability: % Final? Yes / No

SHC 3532B

INSRS:
WSP
Tel
Liability
RMKSONE
104000INSRS:
WSP
Tel
Liability
RMKSINSRS:
WSP
Tel
Liability
RMKSINSRS:
WSP
Tel
Liability
RMKS

Date / Time

11/8

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STAGE

DATE / PIC

Non-Reporting in (1st)

Non-Reporting in (2nd)

Non-Reporting in (Final)

Notification in (if non-pickup)

Call Of

After call in to OI

Documentation Check List: Handler Typist

Notification in (if non-pickup)

After call in 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

Confirm by

Email

Call

If No. in H 2R, Add Lin

1) Claim status: Normal/Reject/Private Settle

2) Report Format: TP

3) Surveys fee: \$400.00

Global Sum \$5: 1120.00

Name 1: Comfort Design Engineering Pte Ltd

Name 2:

Name 3:

Name 4:

Name 5:

Name 6:

Name 7:

Name 8:

Name 9:

Name 10:

Name 11:

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Name 241:

Name

REF:

From: _____	Date: <u>24/1/2</u>	Veh No: <u>SH 13532B</u>	Vr Regn: <u>21 Mar 2014</u>				
Estimated Cost: _____		Type: <u>M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /</u>					
OD / <u>TP</u> WS / TP RES / OD RES / EVA / INV / MV		Truck / Trailer or: _____					
To inspect Vehicle No: _____		Make: <u>Hyundai I40</u>	cc: <u>1685</u>				
at Workshop no: _____		Colour: <u>Blue</u>	A/C: <u>Insured / Std / Nil / NA</u>				
at: _____		Sp Reading: <u>440667</u>	T Radio: <u>Insured / Std / Nil / NA</u>				
Insured: _____		Eng No: _____					
Policy No: _____		C No: <u>KAHLB4/4A540526x9</u>					
Claims No: _____		Gen. Cond: <u>Good / Fair / Poor / Burnt</u>					
Sum insured: _____	Excess: _____	Steering: <u>In order / Jammed / Leaked / Burnt or</u>					
(Client's Record)		Brake: <u>In order / Jammed / Leaked / Burnt or</u>					
Make of veh: _____		Mod: <u>Nil / S/Rim / STD A/Rim or</u>					
(Policy Condition)		Tyre Size: F: <u>205/60R16</u>					
Remark: The veh had commenced its repair at the time of inspection.	<table border="1"> <tr> <td>NS</td> <td>OS</td> </tr> <tr> <td></td> <td></td> </tr> </table>	NS	OS			R: _____	
NS	OS						
Est. or Market Value: _____		BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUM /					
IDAC Accident Report: _____	Consistent? Yes or No	TOYO / YOKO or _____					
QA / PR Seen: _____	Consistent? Yes or No	Front: <u>3</u> mm	Rear: <u>3</u> mm				
Est. Repair: _____ days	Res: Yes or No	L Bal: <u>2</u> mm	L Bal: <u>2</u> mm				
Lim Sum: _____	3 Val: Yes or No	D.O.A: <u>2/1/2</u>	D.O: <u>24/1/2 8104</u>				
CA / REV / REP. / 24 HRS		Survey held at: <u>CP&E (Lynn)</u>					
Date: _____	Person Contacted: _____	Des. of Damages: <u>Fr / Rear / O/S / N/S / U/C / Rooftop or</u>					
	Vehicle IN / OUT	<u>o/s lhy rim</u>					
		The U/C / Chassis frame / Body Structure affected due to collision					

Date	Time	Action - Instruction
------	------	----------------------

EQ
4/3

CONCLUSIONS

☐ : Prel. Report
☐ : Final Report

Days Of Repair:

Resurvey No. of Trip:

State 749

Journal of Management Inquiry 18(4)

2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 26

Report Format

Lump Sum / F.B.I. ©

Add Fee:

<input type="checkbox"/>	Site Insp	\$
<input type="checkbox"/>	Interview	\$
<input type="checkbox"/>	Tech Insp	\$
<input type="checkbox"/>	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: 199007198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile			
EQ INSURANCE COMPANY LTD		Ref	CC3/EQ17014376/K1da3
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date :	25-07-2017
		Code :	EQI
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	XB 9606Z	Veh. Inspected	SHC 3532B
Policy No.	DMCHHQ1-000112	Coverage (\$)	0.00
Claim No.	DM17HO01649-EC	Excess (\$)	0.00
Assign From		Assign Date	25/07/2017
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	21/07/2017	Inspection Date	24/07/2017
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		
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: TBA
Our ref: CC3/EQ117014376/K1da3

Date: 26.07.2017

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

PRELIMINARY ADVICE OF VEHICLE NO.

SHC 3532B

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 24.07.2017 at the premises of M/s ComfortDelGro Engineering Pte Ltd (Loyang) and have the following to report:-

Workshop Estimate Amount	: S\$	1,314.40
Revised Estimate Amount	: S\$	994.40
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:
The vehicle sustained damages at the
O/S Wing Mirror



Comments/Present Status:
Damages Consistent
Estimated normal period for repairs: 1.0 days

Yours faithfully,

KALVIN ANG
Licensed Appraiser

COMFORTDELGRO

Date/Time: 21.07.2017 13:07

Page : 1

ARC Repair TP(CLS01)

JOB CARD Sales Order:

JC NO305058260

OWNER

COMFORT TRANSPORTATION PTE LTD
7010045

383 SIN MING DRIVE
Singapore SINGAPORE 575717

65508755

(D)

EQ

JUNT CARD NO

REGN NO: SHC3532B	MILEAGE
MAKE HYUNDAI	FUEL E 1/2 F
MODEL I-40	DATE/TIME IN 21.07.2017 13:00
YR OF MANU 21.03.2014	TARGET DATE
CHASSIS CODE KMHLB41UMEUG52649	COMPLETION DATE/TIME

Incident Date: 21.07.2017

NATURE: 3P 21.07.2017

JOB DESCRIPTION

NO	LABOR CODE	DESCRIPTION
----	------------	-------------

KEY & PASSED OUT BY

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

Incident No

Exit Pass

No: SHC3532B

LKB/KALVIN

Vehicle No:

SHC3532B

Signature of Service Advisor

Signature Date

Name of Service Advisor

Date

Returned to Service Reception upon collection

To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHC 3532B

DATE 22/7/2017 10:08

MAKE :

MODEL : HYUNDAI i40

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Front Door Mirror (RH)			\$ 980.50
	SUB TOTAL			\$ 980.50
	LESS 20% DISCOUNTED TOTAL			\$ 196.10
				\$ 784.40
	Labour Charge			
	Panel Beating			\$ 280.00
	Spray Painting Charge			\$ 200.00
	Wiring Charge			\$ 50.00
	TOTAL LABOUR			\$ 530.00
	ESTIMATE TOTAL			\$ 1,314.40
<p>Kalvin 16/11/17</p> <p>24/7/17 1110 hrs</p> <p>1 Repair Ops</p> <p>After Repair pld</p> <p>Long-term Repair</p>				
<p>This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.</p>				

COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
119 Luyang Drive, Singapore 508964
Fax: 6546 8156

Our Job Ref No : 305058260

Date : 26/07/2017

FINALIZATION FORM

To : LKK

Attn : Mr Calvin

Vehicle Reg No : SHC3532B CTPL

Fax :

Date of Accident : 21.07.2017

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: EQ XB9606Z
2. The finalized amount shall be:
 - (a) Spare Parts after List discount
 - (b) Labour Charges
 - Total for Part-By-Part Repair Cost**
 - (c) Lumpsum Repair (if applicable) 20% \$800.00
 - Total for Lumpsum repair cost after Less:** \$800.00
 - Final Lumpsum Repair cost**

3. Estimated normal period for repairs: 1 working days.

4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days

5. Thank you for your assistance.

We confirm the estimates and finalized amount.

Signature : 

Name : Lim KE

Tel : 62148355

Fax : 65468156

Signature : 

Name : Calvin

Date : 22/7/17

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day				
2. Loss of Income Paid				
3. Survey Fees				
4. LTA Search Fee	\$5.35			
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

Mei Kwan (LKKAUTO)

From: Elaine Cheong <elaine.cheong@eqinsurance.com.sg>
Sent: Thursday, 27 July, 2017 9:27 AM
To: Mei Kwan (LKKAUTO)
Cc: Hsiao Tong (LKKAUTO); Nur Syafiqah (LKKAUTO); Zaini (LKK Auto); Admin A
Subject: RE: Direct Settlement - Accident Involving XB9606Z (OI - EQI - DM17HO01649-EC) AND SHC3532B (TP : LKK REF - CC3/EQI17014376/K1da3) on 21.07.2017
Attachments: OI - XB9606Z.PDF
Follow Up Flag: Follow up
Flag Status: Completed
Categories: HMK

Dear Mei Kwan,

Attached a copy of our insured's GIA report for your perusal.

Regards,

Elaine Cheong
Senior Executive | Claims



EQ Insurance Company Limited

111, Selegie Road #17-02 Tower Block MHI Complex Singapore 069112
dtd 65 6500 6772 | tel 65 6222 9313 ext 772 | fax 65 6222 9190
www.eqinsurance.com.sg

A Member of Ceystate



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately and delete all copies of it.

From: Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]
Sent: Wednesday, July 26, 2017 6:35 PM
To: Elaine Cheong
Cc: Hsiao Tong (LKKAUTO); Nur Syafiqah (LKKAUTO); Zaini (LKK Auto); Admin A
Subject: Direct Settlement - Accident Involving XB9606Z (OI : EQI - TBA) AND SHC3532B (TP : LKK REF - CC3/EQI17014376/K1da3) on 21.07.2017

WITHOUT PREJUDICE

Dear Elaine,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHC 3532B at ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:
- TP's GIA report

Zaini (LKK Auto)

From: Elaine Cheong <elaine.cheong@eqinsurance.com.sg>
Sent: Tuesday, 5 December, 2017 6:09 PM
To: Zaini (LKK Auto)
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Direct Settlement - Accident Involving XB9606Z (OI : EQI - DM17HO01649-EC) AND SHC3532B (TP : LKK REF - CC3/EQI17014376/K1da3) on 21.07.2017

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Zaini,

Insured may be stationary at the point of impact.

Kindly proceed to reject TP claim and pend for TP's response.

Thank you

Regards,

Elaine Cheong

eqinsurance

EQ Insurance Company Limited

that rel fax

you've got a

you've got a

From: Zaini (LKK Auto) [mailto:Zaini@lkkauto.com]

Sent: Tuesday, December 05, 2017 9:11 AM

To: Elaine Cheong

Cc: Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving XB9606Z (OI : EQI - DM17HO01649-EC) AND SHC3532B (TP : LKK REF - CC3/EQI17014376/K1da3) on 21.07.2017

Dear Sirs,

We refer to our email dated 12.10.2017

Kindly let us have your approval/ instruction as third party (COMFORTDELGRO ENGINEERING PTE LTD) is chasing for offer.

Thank you.

Kind Regards,

Zaini Kusaini | Case Handler

Zaini (LKK Auto)

From: Zaini (LKK Auto)
Sent: Wednesday, 6 December, 2017 11:38 AM
To: 'Jim Wong See Pah'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Your ref: T 0717/ SHC 3532B/ JW (J)_ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017
Attachments: SHC3532B VC (TS).avi

Your ref: T 0717 / SHC 3532B / JW(J)
Our ref: CC3/EQ17014376/K1ka3

"WITHOUT PREJUDICE"

Dear Jim Wong,

ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017

We refer to the above matter.

Please be informed that our principal had further reviewed the matter and based on the available information and evidence at hand, our principal is in the view that our Insured is not liable of the accident.

Based on the accident scenario and CCTV footage after review, our principal are in view that our insured's vehicle is stationary prior to the collision with your client's vehicle.

In view of the above and with our principal's instruction, we regret to inform you that we are unable to further look into your claim.

As such, we will close file in our end.

Thank you.

Sent Regards,

Zaini Kusaini | Core Handler

LKK Auto Consultants Pte Ltd

DID: 6541-2132 | Email: zaini@lkkauto.com | Fax: 6741-4108

Rm 211, Privately Industrial Park, Lda Avenue 11, #02-25 | 514089333

From: Zaini (LKK Auto)
Sent: Monday, 7 August, 2017 5:17 PM
To: 'Jim Wong See Pah'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Your ref: T 0717/ SHC 3532B/ JW (J)_ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017

Without Prejudice

Dear Jim,

We refer to your email below.

Received the attached video footage.

We are looking into the matter and will revert for update.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants

Tel: 6741-2132 | Email: Zaini@lkkauto.com | Fax: 6741-4108

111 St. Marys Industrial Park, Uda Avenue 1, #02-21 | 51408+111

From: Jim Wong See Pah [<mailto:jimwong@cdge.com.sg>]

Sent: Monday, 7 August, 2017 4:39 PM

To: Zaini (LKK Auto)

Cc: Hsiao Tong (LKKAuto)

Subject: Re: Your ref: T 0717/ SHC 3532B/ JW (J)_ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017

Dear Mr Zaini

Please find the attached video footage for your onwards processing.

Best Regards

Jim Wong

Claims Department / ComfortDelgro Engineering Pte Ltd

Off: 62148374 / Fax: 62141843

From: "Zaini (LKK Auto)" <Zaini@lkkauto.com>
To: "jimwong@cdge.com.sg" <jimwong@cdge.com.sg>
Cc: "Hsiao Tong (LKKAuto)" <hsiewht@lkkauto.com>
Date: 07/08/2017 04:02 PM
Subject: Your ref: T 0717/ SHC 3532B/ JW (J)_ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017

Your ref: T 0717/ SHC 3532B/ JW (J)

Our ref: CC3/EQ117014376/K1da3

"WITHOUT PREJUDICE"

Dear Sirs,

ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017

We refer to the above matter

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence yet to substantiate either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, kindly forward to us with any evidence (if any) your client have to support your claim.

Thank you

Best Regards,

Zaini (LKK Auto)

From: Zaini (LKK Auto)
Sent: Wednesday, 6 December, 2017 11:38 AM
To: 'Jim Wong See Pah'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Your ref: T 0717/ SHC 3532B/ JW (J)_ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017
Attachments: SHC3532B VC (TS).avi

Your ref: T 0717 / SHC 3532B / JW(J)
Our ref: CC3/EQ117014376/K1ka3

"WITHOUT PREJUDICE"

Dear Jim Wong,

ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017

We refer to the above matter.

Please be informed that our principal had further reviewed the matter and based on the available information and evidence at hand, our principal is in the view that our Insured is not liable of the accident.

Based on the accident scenario and CCTV footage after review, our principal are in view that our insured's vehicle is stationary prior to the collision with your client's vehicle.

In view of the above and with our principal's instruction, we regret to inform you that we are unable to further look into your claim.

As such, we will close file in our end.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

TEL: 6841-2132 | email: zaini@lkkauto.com | fax: 6741-4108

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

From: Zaini (LKK Auto)
Sent: Monday, 7 August, 2017 5:17 PM
To: 'Jim Wong See Pah'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Your ref: T 0717/ SHC 3532B/ JW (J)_ACCIDENT INVOLVING VEHICLES XB 9606Z AND SHC 3532B ON 21/07/2017

Without Prejudice

Dear Jim,

We refer to your email below.

Received the attached video footage.

Zaini (LKK Auto)

From: Elaine Cheong <elaine.cheong@eqinsurance.com.sg>
Sent: Tuesday, 5 December, 2017 6:09 PM
To: Zaini (LKK Auto)
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Direct Settlement - Accident Involving XB9606Z (OI : EQI - DM17HO01649-EC) AND SHC3532B (TP : LKK REF - CC3/EQI17014376/K1da3) on 21.07.2017

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Zaini,

Insured may be stationary at the point of impact.

Kindly proceed to reject TP claim and pend for TP's response.

Thank you.

Regards,

Elaine Cheong
Senior Executive (Claims)



EQ Insurance Company Limited

130 Cecil Street, 13th Floor, LKK, 13013 Singapore, Singapore 069110
did 65 2511111 | tel 65 2511111 | fax 65 2511111

 EQ Insurance Company Limited

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 you've got a friend

From: Zaini (LKK Auto) [mailto:Zaini@lkkauto.com]

Sent: Tuesday, December 05, 2017 9:11 AM

To: Elaine Cheong

Cc: Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving XB9606Z (OI : EQI - DM17HO01649-EC) AND SHC3532B (TP : LKK REF - CC3/EQI17014376/K1da3) on 21.07.2017

Dear Sirs,

We refer to our email dated 12.10.2017

Kindly let us have your approval/ instruction as third party (COMFORTDELGRO ENGINEERING PTE LTD) is chasing for offer.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: zaini@lkkauto.com | fax: 6741-4108

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

From: Zaini (LKK Auto)

Sent: Thursday, 12 October, 2017 10:13 AM

To: 'Elaine Cheong'

Cc: Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving XB9606Z (OI : EQI - DM17HO01649-EC) AND SHC3532B (TP : LKK REF - CC3/EQI17014376/K1da3) on 21.07.2017

Your Ref: DM17HO01649-EC

Our Ref: CC3/EQI17014376/K1da3

Dear Elaine,

ACCIDENT INVOLVING VEHICLES XB 9606Z(OI) AND SHC 3532B(TP) ON 21/07/2017

We refer to the above matter.

TP reported that he was travelling along the left lane when he heard a slight thud on the right side. TP further reported that the OI vehicle has grazed the right hand side wing mirror of his vehicle. Enclosed copy of TP CCTV footage for your review.

OI reported that he was travelling along the extreme right lane when TP vehicle suddenly encroached into his lane and hit onto the left side of his vehicle.

We had spoken to the Insured driver where he confirmed that at the material time, he was travelling at the said location as reported and mentioned that he was 'stationary' due to traffic when TP vehicle suddenly collided onto his left portion of his vehicle. OI was informed about the possibility of a 50/50 settlement and disputed on the liability assessment.

For your further instructions please.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: zaini@lkkauto.com | fax: 6741-4108

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

From: Elaine Cheong [<mailto:elaine.cheong@eqinsurance.com.sg>]

Sent: Thursday, 27 July, 2017 9:27 AM

To: Mei Kwan (LKKAuto)

Cc: Hsiao Tong (LKKAuto); Nur Syafiqah (LKKAuto); Zaini (LKK Auto); Admin A

Subject: RE: Direct Settlement - Accident Involving XB9606Z (OI : EQI - DM17HO01649-EC) AND SHC3532B (TP : LKK REF - CC3/EQI17014376/K1da3) on 21.07.2017

Dear Mei Kwan,

Attached a copy of our insured's GIA report for your perusal.

Regards,



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 : CC3/EQI17014376/K1ka3q2

5 MAXWELL ROAD
#17-00 TOWER BLOCK
MND COMPLEXSINGAPORE 069110

Date : 19-12-2017



Code : EQI

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	XB 9606Z	Veh. Inspected	SHC 3532B
Policy No.	DMCHHQ1-000112	Coverage (\$)	0.00
Claim No.	DM17HO01649-EC	Excess (\$)	0.00
Assign From		Assign Date	25/07/2017

2. Vehicle Particulars & Condition

Make & Model	HYUNDAI I40	c.c	1685
Engine No.	HIDDEN	Year of Reg.	2014
Chassis No.	KMHLB41UMEU052649	Colour	BLUE
Odometer	440667	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	205/60 R16	GOODYEAR	7 mm
L/H Front Tyre	205/60 R16	GOODYEAR	7 mm
R/H Rear Tyre	205/60 R16	GOODYEAR	7 mm
L/H Rear Tyre	205/60 R16	GOODYEAR	7 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S WING MIRROR.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	21/07/2017	Inspection Date	24/07/2017
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		

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:	1 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. SHC 3532B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REPLACEMENT OF PARTS	CRACKED		
	FRONT DOOR MIRROR (RH)		980.50	980.50
	LESS 20% DISCOUNT		-196.10	-196.10
			784.40	784.40
	LABOUR			
	PANEL BEATING		280.00	100.00
	SPRAY PAINTING CHARGE		200.00	80.00
	WIRING CHARGE		50.00	30.00
			530.00	210.00
GRAND TOTAL			1,314.40	994.40
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				800.00

Report Ref No. CC3/EQ117014376/K1ka3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

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.

Hsiao Tong (LKKAUTO)

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Tuesday, 12 June 2018 2:42 PM
To: Hsiao Tong (LKKAUTO)
Subject: FW: Acc on 21.07.2017 invlg SHC3532B & XB9606Z (EQ) EQ Ref: DM17HO01649
CDGE Ref: T0717/SHC3532B/JW (AT)
Attachments: SHC3532B VC (TS).avi

Dear Hsiao Tong

Attached third party's video footage received from ComfortDelgro.
From the video, it seems like third party was stationary and insured brushed into their vehicle.

Please assist to reopen this case at your end and take over this matter.
Kindly settle at best if insured is agreeable.

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

From: Aileen Tan Lee Noi [mailto:aileentan@cdge.com.sg]
Sent: Tuesday, June 12, 2018 9:48 AM
To: Joel Goh
Subject: Acc on 21.07.2017 invlg SHC3532B & XB9606Z (EQ) EQ Ref: DM17HO01649 CDGE Ref: T0717/SHC3532B/JW (AT)

WITHOUT PREJUDICE

Mr Joel Goh
M/s EQ Insurance Company Limited

Subject matter refers.

We were informed by LKK Auto Consultants Pte Ltd to deal direct with their Principal on this case as their file was closed.

This case has remained outstanding at our end and we sincerely request that you review liability again.

Taxi was stationary behind SLH6489A when your insured vehicle drove passed taxi and hit its right side wing mirror. Your insured vehicle continued to drive without stopping and taxi had to give chase and stopped in front of

your insured vehicle when traffic light changed to red. Relevant extract of the video footage is attached below for your attention. The copy of the video footage that was produced earlier could be after the collision.

Taxi driver was adamant the he was the innocent party and your insured driver had also offered to pay for his damages. We have to escalate this case to GIA for resolution if we are unable to reach any settlement.

We appreciate your attention and shall look forward to receiving your early reply. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 8 August 2018 9:04 AM
To: 'aileentan@cdge.com.sg'
Cc: Admin A
Subject: RE: Acc on 21.07.2017 invlg SHC3532B & XB9606Z (EQ) EQ Ref: DM17HO01649
CDGE Ref: T0717/SHC3532B/JW (AT) *LKK REF: CC3/EQI17014376/K1pa3q2-1

Without Prejudice

Hi Ms Aileen,

We refer to the above matter.

We have reviewed the matter and we propose settlement at a global sum of **\$1,120.00(all-in)**.

Please confirm acceptance.

"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,

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: Aileen Tan Lee Noi [<mailto:aileentan@cdge.com.sg>]

Sent: Tuesday, June 12, 2018 9:48 AM

To: Joel Goh

Subject: Acc on 21.07.2017 invlg SHC3532B & XB9606Z (EQ) EQ Ref: DM17HO01649 CDGE Ref: T0717/SHC3532B/JW (AT)

WITHOUT PREJUDICE

Mr Joel Goh

M/s EQ Insurance Company Limited

Subject matter refers.

We were informed by LKK Auto Consultants Pte Ltd to deal direct with their Principal on this case as their file was closed.

Hsiao Tong (LKKAUTO)

From: Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Sent: Wednesday, 8 August 2018 9:43 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: Re: Acc on 21.07.2017 invlg SHC3532B & XB9606Z (EQ) EQ Ref: DM17HO01649
CDGE Ref: T0717/SHC3532B/JW (AT) *LKK REF: CC3/EQI17014376/K1pa3q2-1

WITHOUT PREJUDICE

Ms Chew Hsiao Tong
M/s LKK Auto Consultants Pte Ltd

Your email dated 8 August 2018 refers.

Strictly without admission of liability and solely for quick amicable settlement, we accept your global offer of \$51,120.00. Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim, if any of the taxi driver.

Kindly arrange to let us have discharge voucher for early execution. Thank you.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Wednesday, August 8, 2018 9:03:30 AM
To: Aileen Tan Lee Noi
Cc: Admin A
Subject: RE: Acc on 21.07.2017 invlg SHC3532B & XB9606Z (EQ) EQ Ref: DM17HO01649 CDGE Ref: T0717/SHC3532B/JW (AT) *LKK REF: CC3/EQI17014376/K1pa3q2-1

Without Prejudice

Hi Ms Aileen,

We refer to the above matter.

We have reviewed the matter and we propose settlement at a global sum of \$1,120.00(all-in).

Please confirm acceptance.

"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,

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: Aileen Tan Lee Noi [<mailto:aileentan@cdge.com.sg>]

Sent: Tuesday, June 12, 2018 9:48 AM

To: Joel Goh

Subject: Acc on 21.07.2017 invlg SHC3532B & XB9606Z (EQ) EQ Ref: DM17HO01649 CDGE Ref: T0717/SHC3532B/JW (AT)

WITHOUT PREJUDICE

Mr Joel Goh

M/s EQ Insurance Company Limited

Subject matter refers.

We were informed by LKK Auto Consultants Pte Ltd to deal direct with their Principal on this case as their file was closed.

This case has remained outstanding at our end and we sincerely request that you review liability again.

Taxi was stationary behind SLH6489A when your insured vehicle drove passed taxi and hit its right side wing mirror. Your insured vehicle continued to drive without stopping and taxi had to give chase and stopped in front of your insured vehicle when traffic light changed to red. Relevant extract of the video footage is attached below for your attention. The copy of the video footage that was produced earlier could be after the collision.

Taxi driver was adamant the he was the innocent party and your insured driver had also offered to pay for his damages. We have to escalate this case to GIA for resolution if we are unable to reach any settlement.

We appreciate your attention and shall look forward to receiving your early reply. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Our Ref T 0717 / SHC 3532B / JW (J)

Date 02-Aug-17

FQ Insurance Company Limited
5 Maxwell Road
#17-00 Tower Block, MND Complex
Singapore 069110

CDGE Taxi Claims Department

59 Loyang Drive

4th floor

Singapore 508969

Fax : 6214 1843

COMFORTDELGRO
ENGINEERING

ComfortDelGro Engineering Pte Ltd
111 Bras Basah Road Singapore 179571

Member, FIAA, CMAA, CMAA

Executive, FIAA, CMAA, CMAA

Workshop, FIAA, CMAA, CMAA

Workshop, FIAA, CMAA, CMAA

Attn : Motor Claims Department

Dear Sir

WITHOUT PREJUDICE

ACCIDENT INVOLVING OUR TAXI

XB 9606Z

OTHER

SHC 3532B

YOUR INSURED

ON

21.07.17

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : SHC 3532B which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving :
we are submitting this claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

- 1 Cost of Repair
- 2 4 days Loss of Rental @\$ 125.00 per day
- 3 Survey Report Fees (Surveyed by LKK)
- 4 LTA Search Fees
- 5 GIA / Police Report Fees
- 6 Towing / Medical / Transportation Fees

Sub Total :

S\$ 856.00
S\$ 500.00
S\$ -
S\$ 5.35
S\$ -
S\$ -
S\$ 1,361.35

HIRER'S CLAIM

- 1 4 days Loss of Income @\$ 80.00 per days

Total Claims

S\$ 320.00
S\$ 1,681.35

We enclosed herewith the following documents to support the claims: -

- a) Original repair bill
- b) LTA search slip/s of : XB 9606Z
- c) GIA / Police report/s of : SHC 3532B
- d) Letter of authority from owner / hirer / operator

- (x) Photocopy/s of Accident Scene Photo/s () 3P written an admitted note
() Witness statement/s (x) Rental Rate letter (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver. This condition shall apply even if medical expenses are claimed herewith and part of the settlement reached

Please note that, for the time being, we are not making this claim via solicitors provided you treat this letter as our intention to file a claim in court according to the provisions of the Non-Injury Motor Accident Litigation ("NIMA") protocol and further, you agree that if negotiations should breakdown and this claim is referred to solicitors you shall not raise any objection that the NIMA protocol has not been complied with. If you disagree with this condition please reply in writing within the next 2 working days failing which we shall proceed to negotiate with you on the basis that you have acquiesced to the said condition by your conduct.

Yours faithfully

Jim Wong

Deputy Manager

CDGE Claims Department

Tel: 6214 8374 Fax: 6214 1843 Email: jimwong@cdge.com.sg

A member of

COMFORTDELGRO



Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 12 July 2018 8:23 AM
To: 'patimahexpress@gmail.com'
Subject: ACCIDENT INVOLVING XB 9606Z(EQ) & SHC 3532B ALONG/AT WEST COAST DRIVE TOWARDS PANDAN ON 21/07/2017
Attachments: SHC3532B VC (TS).avi

12 JULY 2018

M/s PATIMAH EXPRESS SERVICE

Dear Sir/ Mdm

OUR REF : CC3/EQI17014376/K1pa3q2-1
YOUR REF : XB 9606Z

ACCIDENT INVOLVING XB 9606Z(EQ) & SHC 3532B ALONG/AT WEST COAST DRIVE TOWARDS PANDAN ON 21/07/2017

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from SHC 3532B against your motor insurance policy.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SHC 3532B. Kindly refer to the attached video from SHC 3532B for your easy reference. The video shows that third party was stationary, our vehicle drove passed third party taxi and hit its right side wing mirror. Therefore, we are of the opinion that liability is not in your driver favour. We will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **23/07/2018**, 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.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

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)

LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING
ALONG****I 40 SHC35328 , XB9606Z****ON 21-Jul-17 07:40****WEST COAST DRIVE B4 JUNCTION OF WEST COAST RD**

I / We

LOH CHEE WAT JAMES ... (Hirer) NRIC No.: **S0143193E**

and/or

(Relief) NRIC No.:

Taxi Number

SHC35328

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date

21-Jul-2017

Name of Hirer

LOH CHEE WAT JAMES @ LO CHEE WAT

Hirer NRIC

S0143193E

Signature :



Address

**24 WEST COAST LANE
127754**

Contact No.

97990328

TAX INVOICE

8010325

EQ INSURANCE COMPANY LIMITED

#17-00 5 MAXWELL ROAD TOWER BLOCK
SINGAPORE 069110

CONTACT NO: 62239433

Description : 3P 21.07.2017

VEHICLE NO
SHC3532B

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
21.03.2014

CHASSIS CODE
KMHLB41UMEU052649

INV. NO/DATE
91321284 31.07.2017

JOB NO.
305058260

ODOMETER READING

JOB TYPE

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	800.00
Add GST @ 7.000 %	56.00
Total Invoice amount	856.00

Issued by : CHEWBEELENG 31.07.2017 09:10:05
Repair Type : CLSO/57/57
Payment Type/Term : /Credit 30 days

ComfortDelGro Engineering Pte Ltd
member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Please note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.

INVOICE No.

AMOUNT

BANK/CHQ No.

Our Ref: CT17070779

Date: 28 July 2017



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	21/07/2017 @ 07:40 hrs
ALONG	WEST COAST DRIVE B4 JUNCTION OF WEST COAST RD
INVOLVING	XB9606Z

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC3532B** (the "Taxi"). The Taxi was hired to **LOH CHEE WAT JAMES @ LO CHEE WAT IC NO S0143193E** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate \$125.00 per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Executive, Fleet Safety

This is a computer generated letter. No signature is required.

0% 25% 50% 75% 100%

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
XB9606Z	21 Jul 2017 / 07:40:00	Successful	E04	EQ INSURANCE COMPANY LTD

Previous OK

Land Transport Authority

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Please do not use the **Back** or **Forward** buttons on your browser as this may alter the results of the transactions.
Best viewed with IE 6.0 SP3 and above, 1024 X 768 resolution
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Last updated on 16 Jul 2017 at 12:47 AM

SHC 3532B



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

To : M/s EQ INSURANCE COMPANY LTD

Date: 24/08/2018

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	XB 9606Z	(Insd Veh)	Your Ref. No. : DM17HO01649
	SHC 3532B	(TP Veh)	Our Ref. No. : CC3/EQI17014376/K1pa3q2-1
Date of Accident	21/7/2017		

Liability	100%	
Final Repair Cost	: \$ 856.00	
Loss of Income	: \$ 75.00	1.5 days
Rental (If any)	: \$ 187.50	1.5 days
Others:	: \$ 5.35	
	: \$	
	1,123.85	
Final Settlement Sum	: \$ 1,120.00	GLOBAL SUM
Remarks	:	

Payment Instruction: Payee's Breakdown		
1)	COMFORTDELGRO ENGINEERING PTE LTD	: \$ 1,120.00
		: \$

JOANNE LEE

LKK Auto Consultants Pte Ltd



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 : CC3/EQ17014376/K1ka3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 19-12-2017	
			Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	XB 9606Z	Veh. Inspected	SHC 3532B	
Policy No.	DMCHHQ1-000112	Coverage (\$)	0.00	
Claim No.	DM17HO01649-EC	Excess (\$)	0.00	
Assign From		Assign Date	25/07/2017	
2. Vehicle Particulars & Condition				
Make & Model	HYUNDAI I40	c.c	1685	
Engine No.	HIDDEN	Year of Reg.	2014	
Chassis No.	KMHLB41UMEU052649	Colour	BLUE	
Odometer	440667	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	FAIR			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	205/60 R16	GOODYEAR	7 mm	
L/H Front Tyre	205/60 R16	GOODYEAR	7 mm	
R/H Rear Tyre	205/60 R16	GOODYEAR	7 mm	
L/H Rear Tyre	205/60 R16	GOODYEAR	7 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S WING MIRROR. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	21/07/2017	Inspection Date	24/07/2017	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969			
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:		1 Working Days		



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3581 FAX: 6256 4315

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

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 3532B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REPLACEMENT OF PARTS	CRACKED		
	FRONT DOOR MIRROR (RH)		980.50	980.50
	LESS 20% DISCOUNT		-196.10	-196.10
			784.40	784.40
	LABOUR			
	PANEL BEATING.		280.00	100.00
	SPRAY PAINTING CHARGE.		200.00	80.00
	WIRING CHARGE.		50.00	30.00
			530.00	210.00
GRAND TOTAL			1,314.40	994.40
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				800.00

Report Ref No. CC3/EQ117014376/K1ka3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

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