

## Shu Pei (LKKAuto)

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**From:** Joel Goh <joel.goh@eqinsurance.com.sg>  
**Sent:** Friday, 21 September 2018 5:36 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)  
**Attachments:** GW3941K.PDF

Dear Hsiao Tong

Attached our insured's accident report.  
Please proceed with direct settlement for this case.

Best Regards,

**Joel Goh**  
Executive | Claims



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



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**From:** Joel Goh  
**Sent:** Tuesday, September 18, 2018 9:34 AM  
**To:** 'Hsiao Tong (LKKAuto)'  
**Cc:** Admin A  
**Subject:** RE: REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

Dear Hsiao Tong

Our insured has not reported this 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

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

**Sent:** Friday, September 14, 2018 5:42 PM

**To:** Joel Goh

**Cc:** Admin A

**Subject:** RE: REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

Hi Joel,

We refer to the above matter.

Third party owner is chasing again for an update.

Kindly advice whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank You.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Tuesday, 11 September 2018 12:47 PM

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

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

**Subject:** RE: REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

Dear Hsiao Tong

Our insured has not reported this 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](http://www.eqinsurance.com.sg)



A handwritten signature in black ink, appearing to be 'Joel Goh', with a long horizontal line extending to the right.

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

**Sent:** Tuesday, September 11, 2018 12:13 PM

**To:** Joel Goh

**Cc:** Admin A

**Subject:** RE: REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

Hi Joel,

We refer to the above matter.

Third party owner is chasing for an update.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank You.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**Sent:** Tuesday, 4 September 2018 5:10 PM

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

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

**Subject:** RE: REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

Dear Hsiao Tong

Our insured has not reported this 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

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A handwritten signature in black ink, appearing to be 'Joel Goh', is located at the end of the email body.

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

**Sent:** Tuesday, September 4, 2018 5:05 PM

**To:** Joel Goh

**Cc:** Admin A

**Subject:** RE: REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

Hi Joel,

We refer to the above matter.

Kindly advice whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Attached is a copy of scene photos from third party for your easy reference.

Thank You.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**From:** Shu Pei (LKKAuto)

**Sent:** Tuesday, 21 August 2018 9:52 AM

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

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

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18H001959-JG)

**WITHOUT PREJUDICE**

Dear Sir/ Madam,

We refer to the above matter.

Kindly advice whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank You.

Best Regards,

**Shu Pei** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

**Sent:** Wednesday, 15 August 2018 9:09 AM

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

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

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18H001959-JG)

Dear Shu Pei

Our insured has not reported this 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](http://www.eqinsurance.com.sg)



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

**Sent:** Tuesday, August 14, 2018 6:40 PM

**To:** Joel Goh

**Cc:** Admin A; Hsiao Tong (LKKAuto)

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

**WITHOUT PREJUDICE**

Dear Sir/ Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SGC 408J at M/s Kum Chew Motor Workshop.

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

Kindly advice whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

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

Thank You.

Best Regards,

**Shu Pei** | Admin

**LKK Auto Consultants Pte Ltd**

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

**Sent:** Wednesday, 8 August 2018 11:22 AM

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

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

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in workshop, repairer will arrange.

BEST REGARDS,

**G.Nivitha** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

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

**Sent:** Monday, 6 August, 2018 6:49 PM

**To:** Shu Pei (LKKAuto) <[shupeilkkauto.com](mailto:shupeilkkauto.com)>

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (DM18HO01959-JG)

Dear Shu Pei

Attached fax from Kum Chew Motor workshop taking over this case.

Please assist to arrange for 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](http://www.eqinsurance.com.sg)



A handwritten signature in black ink, appearing to be 'Joel Goh', is located at the bottom right of the page.

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

**Sent:** Monday, August 6, 2018 5:07 PM

**To:** Bodyshop

**Cc:** Joel Goh

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

Dear Kavi,

As per our tele-conversation a while ago, your client was decided to withdraw third party claim.

**Dear Joel,**

**Kindly take note.**

Thank you

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

---

**From:** Shu Pei (LKKAuto)

**Sent:** Monday, 6 August 2018 4:35 PM

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

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

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

**WITHOUT PREJUDICE**

Dear Joel,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SGC 408J at M/s Vantage Automotive Limited.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge Asher and she can be contacted at DID: 6841 6051.

Thank you.



Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

---

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

**Sent:** Monday, 6 August 2018 2:09 PM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

Dear Mei Kwan

Our insured has not reported this 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

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**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Friday, August 3, 2018 5:28 PM

**To:** Joel Goh

**Cc:** Admin A; assignments; Vivian Lau (LKKAuto); Thin Thin (LKKAuto)

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**Sent:** Thursday, 2 August, 2018 10:19 AM

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

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

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

Dear Joel,

Thank you for the assignment.

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

---

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

**Sent:** Thursday, 2 August 2018 9:50 AM

**To:** Bodyshop <[bodyshop@simedarby.com.sg](mailto:bodyshop@simedarby.com.sg)>

**Cc:** Mohamed Shabir Abdul Hamid <[shabir.abdul.hamid@simedarby.com.sg](mailto:shabir.abdul.hamid@simedarby.com.sg)>; Wong Guo Xiang <[wong.guo.xiang@simedarby.com.sg](mailto:wong.guo.xiang@simedarby.com.sg)>; Natarajan Kavidha Rajan <[natarajan.k.rajan@simedarby.com.sg](mailto:natarajan.k.rajan@simedarby.com.sg)>; Chong Kean Yap <[chong.kean.yap@simedarby.com.sg](mailto:chong.kean.yap@simedarby.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

**Without Prejudice**

Dear Kavi

We will assign LKK to survey your client's vehicle.

Dear LKK

Please assist on this PRS.

Our insured has not reported the accident.

Best Regards,

**Joel Goh**



**EQ Insurance Company Limited**

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

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

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**From:** Bodyshop [<mailto:bodyshop@simedarby.com.sg>]

**Sent:** Wednesday, August 1, 2018 4:56 PM

**To:** Joel Goh; Bodyshop

**Cc:** Mohamed Shabir Abdul Hamid; Wong Guo Xiang; Natarajan Kavidha Rajan; Chong Kean Yap

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

Dear Joel,

We would like to proceed to survey the vehicle, kindly assist.

Thank you.

Warmest Regards,  
Ms.Kavidha (kavi)  
Assistant Executive  
Tel : +65 64777364  
Fax : +65 64777398  
Email : [natarajan.k.rajan@simedarby.com.sg](mailto:natarajan.k.rajan@simedarby.com.sg)

---

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

**Sent:** Wednesday, August 01, 2018 3:45 PM

**To:** Bodyshop

**Subject:** RE: VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K(EQ) ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

**Without Prejudice**

Dear Kavi

Our insured has not reported this accident and hence liability is unclear.  
Please advise if you wish to proceed with survey first.

Best Regards,

**Joel Goh**

Executive | Claims



**EQ Insurance Company Limited**

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

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

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**From:** Bodyshop [<mailto:bodyshop@simedarby.com.sg>]

**Sent:** Tuesday, July 31, 2018 6:21 PM

**To:** Marketing

**Cc:** Mohamed Shabir Abdul Hamid; Wong Guo Xiang; Natarajan Kavidha Rajan; Chong Kean Yap

**Subject:** VANTAGE/ REQ FOR DIRECT SETTLEMENT - SGC408J AND GW3941K ON 28.07.2018 - TP EQ (CAR IN WORKSHOP)

Dear Sirs,

We refer to the above matter.

We have instructions from our client to seek repair cost and loss of use/car rental from you through Direct Settlement.

Attached is the estimates and supporting documents for your consideration.

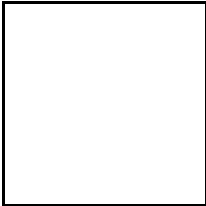
Please let us have your confirmation that you agree that liability is clear and we may proceed with Direct Settlement.

If Direct Settlement is approved, kindly let us have your offer for LOU/rental.

**\*KINDLY ARRANGE FOR SURVEY TOMORROW (1/8/2018), CAR IS IN OUR WORKSHOP.**

Warmest Regards,  
Ms.Kavidha (kavi)  
Assistant Executive  
Tel : +65 64777364  
Fax : +65 64777398  
Email : [natarajan.k.rajan@simedarby.com.sg](mailto:natarajan.k.rajan@simedarby.com.sg)

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