INS CASE OWNER: Jawf	CC /EQI1801 4	1086, Kp63/	LKK: IDAC:
Surveyor: Kinn		Date / Time!	1/8/18
Insured Vehicle No. :	D.O.A: HITAE Nature of Accident: (VAL EB) (NO)	Make / Model : TI- U Place of Accident : TI- U GIW	~pno18-101933.
INSRS: WSP: Tel: Liability: RMKS:	INSRS: WSP: Tel: Liability: RMKS:	INSRS: WSP: Tel: Liability: RMKS:	INSRS: WSP: Tel: Liability: RMKS:
Dute/Time	4 Gx 2106 B-	← STAGE	DATE/PIC
18/18		Non-Reporting ltr (1) Non-Reporting ltr (2)	1/1/11
UT		Nen-Reporting lit (Fi Nenfication lit (if not	
M		Call Ot	allano
artic Ole co	r-ended TP.	After call lit to OI:	2/2/12
8/8/18 + 010 150	11-21-00201 11.	Documentation Che Notification In Of not	
101-110		After call he to Of-	
19/11/18 + File pus	s to shu per to close	Authorisation To Act	
1 '		Release Voucher Final Repair Bill:	
		Car Rental Invitice:	
		Towing Invoice	
		LTA/GIA:	
DECEL	VED 2 8 HOV 2018	Stedical Bill: PIR:	
KEUL	4 2 0	Mandate/Reject Ins	traction:
		LOD	
PRELIMINARY ADVICE Date/Time:		Payment Breakdow	
PRELIMINARY ADVICE Date/Time:	Sent By:	Post-Repair Photos Others:	
FINALIZATION Date/Time:	Confirm with:	Confirm by:	
Repair Cost: SS	(days) Reduction:	9	Emil Call
FINAL SETTLEMENT Date/Time: 1011 Final Liability: % (1) (A	Confirm with Levesa	Email Call	1
Repair Cost: 85 4 21 - 32	geod /- Kssessed) BOLA S/N No. :	If NO or B 28. Ass	Fin: 9// >/
Loss of Rental (LOR): SS 640.00	(4dayx) X \$ 164.W		
Loss of Use (LOU): SS (5 – (5 –)		CODV.	REMET OF
LOR only LOU only LOR + LOU	1.OR+1.O Tick only one	a-N1	11/18
GIA/LTA Search SS			1. /
Medical: SS —			rmal/Reject/Private Settle
Disbursement: SS — Legal Cost SS —	(c.g. Tow/ Independent	2) Report Format 3) Survey fee:	
Total: SS / 5566- 72		/	
FINAL PAYMENT Date/Time:	Confirm with:	Email Cal	
Payce 1: 55 5568 · 32	Name I: Kay Moto	Y	
Payee 2: (Strike if N.A.) SS	Name 2:		

Kenneth	ACCICADEDATE
From: Date: Estimated Cost: ODYTP/WS/TP RES/OD RES/EVA/INV/MV To inspect Vehicle No: at Workshop m/s MoTA of Insured: Policy No. Claims No. Sum Insured: Excess: (Client's Record)	Sp.Reading 105282 T/Radio: Insured / Std / NI / NA Eng/No: C/No: WAUBER 4G2 EN 0806; Gen. Cond: 960d/ Fair / Poor / Burnt Steering: Inoceter 7 Jammed / Leaked / Burnt or
(Policy Condition) Remark: The veh had commenced its repair at the time of inspection. Bal. or Market Value: IDAC Accident Rport: Consistent?: Yes or No GIA / PR Seen: Consistent?: Yes or No Est. Repairs: days Res.: Yes or No Lum Sum: % 3 Val.: Yes or No CA / REV / REP. / 24 HRS Date: Person Contacted:	TOYO / YOKO or Front Rear R/Bai 3 mm
Date / Time Action / Instruction 2/8 Fix pass To Contenue, est	The U/C / Chassis frame / Body Structure affected due to collision. **ROTICE STATE OF SULLY** **SULLY** **S
)	Days Of Repair: Resurvey No. of Trip: Survey Fee: Transportation: Site Insp (\$) 5 - RS SI Interview (\$) Fixos Tech Invs (\$) 04445 Weekend (\$

AY MOTOR LOCK 9 SIN MING INDUSTRIAL ESTATE

01 - 46

INGAPORE 575644

el: 6458 2283

Fax: 6459 8863

mail:kayautosg@yahoo.com

an Hwa Ngee

King B& pains

84928.32

1 July 2018

stimate To Repair Audi A6 - SKA 9999Z

o repair & panelbeat rear boot panelyanous during

dismantle & fit the above parts.

			Box \$ 2377.30 -
pc	rear bumper		
pc	rear bumper rei	nforcement	By 600.31
рс	rear bumper cer	ntre bracket	cry 189.70
pc	rear bumper n/s	s bracket	7 120.90
pcs		erse sensor @\$ 220.97	May 441.94 c
рс	rear end panel	C + =====	1573.60
pc	rear boot lid		A 2399.30/
рс	rear boot n/s lar	mp	A 989.70
рс	rear boot "Audi	' badge	مد 139.89
pc	rear boot 'A6"er	mblem	na 117.20
рс	rear boot '2.0T'		Mc 100.31-
			9050.15
	less 5%	LKK Auto Consultants hence notify the Repairer of the following: To resurvey below latter spray painting	905.01
		To display damaged part(s) during resurvey Parts prices are subject to confirmation Third party survey is on a "Without Prejudice" basis	8145.14
		No illegal modification(s) is allowed Supplementary item(s) must be resurveyed and.	6601
o put	ty & spray painting	is subject to final approval from insurance Company	850.00

Total: \$ 9775.14

5001 780.00

Nivitha (LKK Auto)

From:

Janet Tan <janet.tan@eginsurance.com.sg>

Sent:

Wednesday, 1 August 2018 1:32 PM

To:

Catherine Chong (LKK Auto)

Cc:

'Team A (admin-a@lkkauto.com)'

Subject:

RE: Our ref: GX2206B, Your ref: SKA9999Z-PRS

Attachments:

01082018132849-0001.pdf; EQIC-MARS00002577-GX2206B-GIA.PDF

1.59pm@ 1/8/2018
person@ Toreso
sur@ Konneth
vihille In

Dear Catherine

Attach both parties' report.

Please arrange to attend to the PRS and direct settle, if possible.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190 www.eginsurance.com.sg



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

From: Yahoo! [mailto:kayautosg@yahoo.com] Sent: Wednesday, August 1, 2018 1:26 PM To: Janet Tan < janet.tan@eqinsurance.com.sg>

Subject: Re: Our ref: GX2206B, Your ref: SKA9999Z-PRS

Dear Ms Janet.

Thanks you for the E-mail.

We will select LKK Auto Consultants to survey our clients' vehicle No. SKA 9999Z.

Kindly sent your appoint surveyor soonest possible.

Thanks & Regards Teresa Lim Kay Motor

Tel: 6458 2283 Fax: 6459 8863

On Tuesday, July 31, 2018, 7:03:17 PM PDT, Janet Tan < janet tan@eqinsurance.com.sq > wrote:

Without Prejudice

Save As To Costs

Dear Sir/Madam,

For pre repair survey request, please email to eqiprs@eqinsurance.com.sg

We refer to your fax dated 31 July 2018.

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please <u>revert within 2 working days</u> if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

1) AJAX Inspection Services Pte Ltd Tel: 6255 0808	2) Automobile Inspection Services Pte Ltd
Fax: 6849 9155	Fax: 6284 1539 Contact Person: Sophia
3) LBS Automotive Appraisal Pte Ltd L.B.S. Auto Consultants Pte Ltd Tel: 6281 6690 / 62832866 Fax: 6281 8748 Contact Person: Amy/ Grace	4) Priority Services Tel: 62934822 Fax: 62963283 Contact Person: Sharon
5) RT Appraisal Pte Ltd Tel: 67486076 Fax: 67480361 Contact Person: Elson/Elgene	6) LKK Auto Consultants Pte Ltd Tel: 6256-3561 Fax: 6741-4108
7) Kelvin Automotive Appraising Services	8) Automotive Appraiser & Surveying Services

655662 Person: Mr Chee praisals Associates Pte Ltd
Person: Mr Chee
praisals Associates Pte Ltd
printed a te Did
Tel: 67472822
Fax: 67470070

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

Regards,

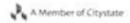
Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190 www.eqinsurance.com.sg



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

Hsiao Tong (LKKAuto)	
	Valued skews these Symbos sema
From: Sent:	Yahoo! <kayautosg@yahoo.com> Thursday, 25 October 2018 11:23 AM</kayautosg@yahoo.com>
To:	Hsiao Tong (LKKAuto)
Subject:	Re: Your Ref: SKA 9999Z *Our Ref: CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVIN GX 2206B(EQ) & SKA 9999Z ON 31/07/2018]
Attachments:	Scan docu-1.jpg
Hi Hsiao Tong,	
Attached the Estimate for Ve	ehicle - SKA 9999Z for your action
Kindly revert soonest possib	vie.
Thanks & Regards Teresa	
Kay Motor	
Tel: 6458 2283	
Fax: 6459 8863	
On Tuesday, August 7, 2018	8, 11:33:31 PM PDT, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:</chewht@lkkauto.com>
Your Ref: SKA 9999Z	Without Prejudice
Our Ref: CC4/EQI18014086	:/Kpb3
Dear Sirs,	
ACCIDENT INVOLVING GX	(2206B(EQ) & SKA 9999Z ON 31/07/2018
We refer to the above matte	r:
	ing on the accident statements submitted by both parties, the liability is clear / under deline settlement) and shall proceed with direct settlement for the above mentioned case
Please note that this e-mail client's vehicle.	is on without prejudice basis which does not amount to an authorisation of repair to your
The final repair cost is subje	cted to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject insurer's approval.

"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: chewbt@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:

Sunday, 18 November 2018 9:48 AM

To:

'Yahoo!'

Subject:

RE: Your Ref: SKA 9999Z *Our Ref: CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVING

GX 2206B(EQ) & SKA 9999Z ON 31/07/2018]

Without Prejudice

Hi Teresa.

We have our principal instruction to revise offer as follows: -

1. Cost of Repair

\$ 4,928.32

Loss of Rental (4days x \$160.00)

\$ 640.00

TOTAL \$ 5,568.32

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: Yahoo! <kayautosg@yahoo.com> Sent: Monday, 29 October 2018 5:01 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Your Ref: SKA 9999Z *Our Ref: CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVING GX 2206B(EQ) & SKA

9999Z ON 31/07/2018]

Hi Hsiao Tong,

We refer to the above accident.

Attached the LOD, Accident Report, Repair invoices, Car Rental receipt & Authorization Letter for your action.

Kindly revert

Teresa Kay Motor Tel: 6458 2283 Fax: 6459 8863
On Friday, October 26, 2018, 9:43:49 PM PDT, Hsiao Tong (LKKAuto) < chewht@lkkauto.com> wrote:
Without Prejudice
Hi,
For cost of repair, recommended amount at P/P \$4,928.32 with 4 repair days.
*** Kindly forward your LOD with all the relevant documents(ie: final repair bill, authorisation to act, rental receipt) to us (LKK) for our necessary action.
Thank you.
Please note that all finalisation subject insurer's approval.
"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

Thanks & Regards

From: Yahoo! <kayautosg@yahoo.com> Sent: Thursday, 25 October 2018 11:23 AM To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com> Subject: Re: Your Ref: SKA 9999Z *Our Ref: CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVING GX 2206B(EQ) & SKA 9999Z ON 31/07/2018]</chewht@lkkauto.com></kayautosg@yahoo.com>
Hi Hsiao Tong,
Attached the Estimate for Vehicle - SKA 9999Z for your action
Kindly revert soonest possible.
Thanks & Regards
Teresa
Kay Motor
Tel: 6458 2283
Fax: 6459 8863
On Tuesday, August 7, 2018, 11:33:31 PM PDT, Hsiao Tong (LKKAuto) < chewht@lkkauto.com> wrote:
Your Ref: SKA 9999Z Without Prejudice
Our Ref: CC4/EQI18014086/Kpb3
Dear Sirs,
ACCIDENT INVOLVING GX 2206B(EQ) & SKA 9999Z ON 31/07/2018

We refer to the above matter. Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case. Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle. The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor. Please note that all finalisation subject insurer's approval. "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)

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Sunday, 18 November 2018 9:48 AM

To:

'Yahoo!'

Subject:

RE: Your Ref: SKA 9999Z *Our Ref: CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVING

GX 2206B(EQ) & SKA 9999Z ON 31/07/2018]

Without Prejudice

Hi Teresa.

We have our principal instruction to revise offer as follows: -

1. Cost of Repair

\$ 4,928.32

Loss of Rental (4days x \$160.00)

\$ 640.00

TOTAL \$ 5,568.32

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: Yahoo! <kayautosg@yahoo.com> Sent: Monday, 29 October 2018 5:01 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Your Ref: SKA 9999Z *Our Ref: CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVING GX 2206B(EQ) & SKA

9999Z ON 31/07/2018]

Hi Hsiao Tong,

We refer to the above accident.

Attached the LOD, Accident Report, Repair invoices, Car Rental receipt & Authorization Letter for your action.

Kindly revert

Hsiao Tong (LKKAuto)

From:

kayautosg@yahoo.com

Sent:

Monday, 19 November 2018 12:09 PM

To:

Hsiao Tong (LKKAuto)

Subject:

Re: Your Ref: SKA 9999Z *Our Ref: CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVING

GX 2206B(EQ) & SKA 9999Z ON 31/07/2018]

Hi Hsiao Tong

As spoken, we confirm acceptance of the claim -\$ 5,568.32

kindly let us have the payment soonest possible.

Thanks you

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

To: Yahoo! <kayautosg@yahoo.com>

Cc: Kenneth Kong (LKKAuto) < Kenneth Kong@lkkauto.com>

Sent: Friday, October 26, 2018 9:43 PM

Subject: RE: Your Ref. SKA 9999Z *Our Ref. CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVING GX 2206B(EQ) &

SKA 9999Z ON 31/07/2018]

Without Prejudice

Hi,

For cost of repair, recommended amount at P/P \$4,928.32 with 4 repair days.

*** Kindly forward your LOD with all the relevant documents(ie: final repair bill, authorisation to act, rental receipt) to us (LKK) for our necessary action.

Thank you.

Please note that all finalisation subject insurer's approval.

"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 | \$(408933)

From: Yahoo! <kayautosg@yahoo.com> Sent: Thursday, 25 October 2018 11:23 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Your Ref: SKA 9999Z *Our Ref: CC4/EQI18014086/Kpb3 [ACCIDENT INVOLVING GX 2206B(EQ) & SKA 9999Z ON 31/07/2018]

Hi Hsiao Tong,

Attached the Estimate for Vehicle - SKA 9999Z for your action

Kindly revert soonest possible.

Thanks & Regards Teresa Kay Motor Tel: 6458 2283 Fax: 6459 8863

On Tuesday, August 7, 2018, 11:33:31 PM PDT, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Your Ref. SKA 9999Z

Without Prejudice

Our Ref: CC4/EQI18014086/Kpb3

Dear Sirs.

ACCIDENT INVOLVING GX 2206B(EQ) & SKA 9999Z ON 31/07/2018

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject insurer's approval.

"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) KAY MOTOR BLOCK 9 SIN MING INDUSTRIAL ESTATE

#01-46

SINGAPORE 575644

TEL: 6458 2283

FAX: 6459 8863

Email: kayautosg@yahoo.com

EQ Insurance Pte Ltd 22 Genmill Lane Singapore 069257

29 October 2018

Your Ref: cc4/EQ/118014086/kph3

WITHOUT PREJUDICE

Attention: Motor Claims Dept

Dear Sirs/Madam

ACCIDENT INVOLVING GX 2206B & SKA 9999Z ON 31-07-2018

We refer to the above accident.

As we agreed with direct settlement, the particular of the claim are as follows:

Repair cost

\$4,928.32

Car rental (4days)

920.00

Total:

\$ 5,848.32

✓ Final Repair Invoice

- ✓ Our client's Accident Report
- ✓ Authorization letter
- Rica Leasing Pte Ltd receipt

Kindly let us have your payment soonest possible.

Yours faithfully



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SING APORE 400933 TEL: (065) 62563561 FAX: (065) 62564315

Our Ref: CC4/EQI18014086/Kpb3

10 AUG 2018

KK AUTO LEATHER PTE LTD 1 BUKIT BATOK CRESCENT #08-04/13 WCEGA PLAZA SINGAPORE 658064 ATTN: THE MANAGEMENT

Dear Sir/Madam.

ACCIDENT INVOLVING GX 2206B AND SKA 9999Z ON 31/07/2018

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 SKA 9999Z against your insurance policy.

Based on the accident report and accident scenario, liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

Yours faithfully,

CHEW HSIAO TONG

Case Handler DID: 6742 3197 FAX: 6741 4108

EMAIL: chewht@lkkauto.com

c.c. EQ INSURANCE COMPANY LIMITED (Motor Claims Dept)

LETTER OF AUTHORITY

Involving	OFHICL	₹8 - @X	22066	8 & SKA 9999	Z
I/We	AWH LA	₽65E		NRIC No.	B 8PT3181
At_ 5	16 BIGTH	CAOA 9	, SING	455945	owner of Motor Vehicle
Registrati	on No SY	PPPP A	Z	_ do hereby authorize	M/S Kay Motor as my/our
authorise	representati	ve to write a	and settle o	claim on my/our behalf	in my/our claim against
the owne	r and /or driv	er of Motor	Vehicle Re	egistration No. 4x2	2068 in respect of
the above	mentioned	accident. I/V	Ve wish to	inform that my/our ve	hicle 848 9999 Z
				by Kay Motor.	
				ettlement sum be mad said payment be forwa	e in favour of my/our arded to them in full and
Final discl	harge of my/	our claim.			
	04	,	ANG.	2018	
Dated	- ,				

Signature :

KAY MOTOR

Block 9, Sin Ming Ind. Estate, Sector C, #01-46, Singapore 575644 Tel: 6458 2283 Fax: 6459 8863

Email: kayautosg@yahoo.com

M/S

Tan Hwa Ngee

INVOICE

16058

No.

4 Aug 18

Date:

Description	Amount
Re: Audi A6 – SKA 9999Z	
1pc rear bumper reinforcement 1pc rear bumper centre bracket 2pcs rear bumper reverse sensor 1pc rear boot 'Audi' badge 1pc rear boot 'A6' emblem 1pc rear boot '2.0T' emblem	\$ 2377.30 600.31 189.70 441.94 139.89 117.20 100.31
To putty & spray painting To repair & paintbeat rear end panel, rear boot lid, rear boot panel, dismantle & fit the above parts.	3768.32 660.00 500.00 Total: \$4928.32

(Dollars Four Thousand Nine Hundred Twenty Eight & Cents Thirty Two Only)

Reg. No. 234934/00W -



126 Joo Seng Road #05-12 Gold Pine Industrial Building Singapore 368355

Operation Address:

160 Sin Ming Drive, #98-05 Sin Ming AutoCity Singapore 575722 Tel: 6266 2307 Fax: 6266 2306

VEHICLE RENTAL AGREEMENT

STA No. 26149

HIRER'S PARTICULAR A A A A A A	Veh No: SKL 8376 H	Replace Ve	h No :	
Name: (as in I/C) Tay Hwa Ngel	Mileage Out: 7/2/4	Mileage Ou	t:	
NRIC/PASSPORT No: S13(6798B.	Make & Model Toyota	Make & Mo	del	
Address (Res): 576 Siglap Read	Auto/Manual Canny	Auto / Mani	ual	
Simple of 453145	OUT : Date 3/17/18	OUT : Date		
Name & Address of Employer:	OUT: Time /2.044	OUT : Time		
	RENTAL CHARGES	3		
Discoupation: Driving Exp: D/L No: \$ 1316 7688 D/L Type: Local/International	Daily 4 @\$ 230/2		\$920	00
D/L No: \$ 13/6 FG 8/5 D/L Type: Local/International	Weekly @\$			
Pass Date : 1974 Date of Birth : 3/4/195	Monthly @\$			
Tel: (O) (R) HP/PG:	Hours @5			1
ADDITIONAL DRIVER'S PARTICULARS	Others @\$		/	1
Name : (as in I/C)	CDW @\$		-	
NRIC / PASSPORT No :	PAI ØS			
Pass Date : Date of Birth :	Delivery Service			
Address (Res) :		B-TOTAL \$	920	50
Refundable Deposit :	OUT	IN	1-0	-
Cash/Nets/Cheque/VISA/MC Cards No	Ruin V	1 .		
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES	1 1 1 1	16		
	E F E	F		
FRONT	EXTENSION		-	
	Callection Service			-4-
	Misc.			
	ESTIMATED TOTAL	RENTAL \$		
LEFT PIGHT	Sales Person Code :			
ACCESSORIES CHECK Ashtray Cig Lighter S7.Tyre	Hirer is responsible for the first of damage to first party. (i.e.) Ri (including windscreen) and all collision / damage to third paraccident / damage. Hirer's Signature	CA LEASING so first \$1.50	OO.OO exc	Vehic ess fi
STD Tools Jack Hub Caps Barlio / Cars CD/Cartridges S / RIM	Addition Driver's Signature			

licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

- 1. ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY RICA LEASING PTE LTD.
- 3 IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER:

 - (i) shall report at accidenta involving the said various to the Owner annealisably.

 (ii) shall take interestable steps to complete and sign Form MAR 1 (Motor Accident Report Form) and do all other acts required in completes with the "NON-INJURY MOTOR ACCIDENT REPORT SICE—EME* (the form will be made available when the accident is report to the Owner).

 (iii) shall report to the police within 24 hours from the occurrence, the following types of accidents >-
 - - (a) Injury cess;

 - (b) non-injury case involving a Government vehicle, or damage to Government property.

 (c) non-injury case involving a foreign vehicle (to obtain their motor insurance policy. Passport No. Name of the driver. Vehicle number. Log cerd and Vehicle road tax information).

 (d) non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE-THE HIRERIDRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRERIDRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO RICA LEASING PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSDEVER

TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	
12311 11 A	ms 71561				SIGNATURE OF HIRER/DRIVER
9	1231	123140	1231400	123140	1231hrs



OFFICIAL RECEIPT

No. 20725

Being payment for SKL 8516 H 31/7/18 - 04/8/18 STP # 26149

Cash

Nets

Cheque / Visa / Master



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: 12/12/2018

THIRD PARTY DIRECT SETTLEMENT

Vahiala Na	GX 2206B	(Insd Veh)	Your Ref. No.: DMCPHQ18-001973
Vehicle No.	SKA 9999Z	(TP Veh)	Our Ref. No.: CC4/EQI18014086/Kpb3q2
Date of Accident	31/7/2018		

	100%	
: \$	4,928.32	
: \$		days
: \$	640.00	4 days
: \$		
: \$		
	5,568.32	
: \$	5,568.32	
	: \$: \$: \$: \$ 640.00 : \$: \$ 5,568.32

Payment Instruction: Payee's Breakdown				
1)	KAY MOTOR	: \$	5,568.32	
		: \$		

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 A	utomobile
---------------	--	-----------

EQ INSURANCE COMPANY LTD

Ref: CC4/EQI18014086/Kpb3q2

#17-	XWELL ROAD 00 TOWER BLOC COMPLEXSING		Date : 12-12-2018 Code : EQI			
١.		Policy Particula	irs :- THIRD PARTY CLA	IM		
	Insured Veh.	GX 2206B	Veh. Inspected	SKA 9999Z		
	Policy No.	DMCPHQ18-001973	Coverage (\$)	0.00		
	Claim No.		Excess (\$)	0.00		
	Assign From	JANET	Assign Date	01/08/2018		
		Vehicle Pa	irticulars & Condition			
	Make & Model	AUDI A6 2.0T (A)	c.c	1984		
	Engine No.	HIDDEN	Year of Reg.	2014		
	Chassis No.	WAUZZZ4G2EN080479	Colour	METALLIC BLACK		
	Odometer	105282	Steering	IN ORDER		
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM		
	General	GOOD				
		Con	ditions of Tyres			
		Size	Make	Balance		
	R/H Front Tyre	255/35 R20	GOODYEAR	5 mm		
	L/H Front Tyre	255/35 R20	GOODYEAR	5 mm		
	R/H Rear Tyre	255/35 R20	GOODYEAR	3 mm		
	L/H Rear Tyre	255/35 R20	GOODYEAR	3 mm		
	Description of Damages					
	THE VEHICLE SU DAMAGES SEE D	STAINED DAMAGES AT THE ETAILS.	REAR PORTION.			
j.,	General Information					
	Accident Date	31/07/2018	Inspection Date	01/08/2018		
	Survey held at	KAY MOTOR				
		BLK 9 SIN MING INDUSTRIAL ESTATE #01-46 SINGAPORE 575644				
a.	Remarks					
)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
b.		Estima	ite Days of Repair			
	ESTIMATED NORMAL PERIOD FOR REPAIR: 4 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. SKA 9999Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	BUCKLED	2,377.30	2,377.30
1	REAR BUMPER REINFORCEMENT	BENT	600.31	600.31
1	REAR BUMPER CENTRE BRACKET	CRACKED	189.70	189.70
1	REAR BUMPER N/S BRACKET	TO REPAIR SEE LABOUR	120.90	10
2	REAR BUMPER REVERSE SENSOR @\$220.97	SHORTED	441.94	441.94
1	REAR END PANEL	TO REPAIR SEE LABOUR	1,573.60	15.
1	REAR BOOT LID	TO REPAIR SEE LABOUR	2,399.30	0-
1	REAR BOOT N/S LAMP	SERVICEABLE	989.70	
1	REAR BOOT 'AUDI' BADGE	NECESSARY	139.89	139.89
1	REAR BOOT 'A6' EMBLEM	NECESSARY	117.20	117.20
1	REAR BOOT '2.0T' EMBLEM	NECESSARY	100.31	100.31
	LESS 5% DISCOUNT		-452.51	-198.33
			8,597.64	3,768.32
	LABOUR			
	TO PUTTY & SPRAY PAINTING.		850.00	660.00
	TO REPAIR & PANELBEAT REAR BOOT PANEL, DISMANTLE & FIT THE ABOVE PARTS INCLUSIVE OF THE REPAIR OF REAR BUMPER N/S BRACKET .REAR END PANEL AND REAR BOOT LID .		780.00	500.00
			1,630.00	1,160.00
	GRAND TOTAL		10,227.64	4,928.32

RECOMMENDED COST OF REPAIRS 4,928.32

Report Ref No. CC4/EQI18014086/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 contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.