

## Asher Sng (LKKAuto)

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**From:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Sent:** Friday, 23 November 2018 5:13 PM  
**To:** Asher Sng (LKKAuto)  
**Subject:** Direct Settlement - Accident Involving GBB7132Y (OI : EQI - DM18HO02029/JT) AND SHC7925A (TP : LKK REF - CC3/EQI18014370/K1ea3) on 04/08/2018  
**Attachments:** SHC7925A VC (TS)(2).avi  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Asher

Please proceed to reject claim.

Regards,

**Janet Tan**  
Senior Executive | Claims



### EQ Insurance Company Limited

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

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**From:** Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]  
**Sent:** Friday, November 23, 2018 4:58 PM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Direct Settlement - Accident Involving GBB7132Y (OI : EQI - TBA) AND SHC7925A (TP : LKK REF - CC3/EQI18014370/K1ea3) on 04/08/2018

Dear Sir/Madam,

We refer to the above matter.

TP reported that OI changed lane to the right while he filter to the right.

OI reported that he was traveling straight TP changed lane to the right and hit his vehicle.

Enclosed a copy of third party video for your easy reference, video clearly show that TP filter to the left lane and hit our insured rear portion of the vehicle.

We are of the opinion that BOLA 15 shall be applied and liability is not in third party favour.

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

**For your approval/ comments/ instruction.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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**From:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Sent:** Friday, 10 August 2018 8:42 AM

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

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

**Subject:** FW: Direct Settlement - Accident Involving GBB7132Y (OI : EQI - TBA) AND SHC7925A (TP : LKK REF - CC3/EQI18014370/K1ea3) on 04/08/2018

OI report as attached.

Liability not cleared. Please request for video footage.

Regards,

**Janet Tan**

Senior Executive | Claims



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did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

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**From:** Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]  
**Sent:** Friday, August 10, 2018 8:29 AM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Cc:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** Direct Settlement - Accident Involving GBB7132Y (OI : EQJ - TBA) AND SHC7925A (TP : LKK REF - CC3/EQJ18014370/K1ea3) on 04/08/2018

**WITHOUT PREJUDICE**

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHC 7925A at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- TP GIA report
- Photographs of TP vehicle in its damaged condition

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

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

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

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

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

**Asher Sng (LKKAuto)**

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**From:** Asher Sng (LKKAuto)  
**Sent:** Wednesday, 28 November 2018 2:01 PM  
**To:** 'Jim Wong See Pah'  
**Subject:** RE: ACCIDENT INVOLVING SHC 7925A AND GBB 7132Y ON 04/08/2018  
**Attachments:** OI SKETCH PLAN.PDF; SHC7925A VC (TS)(2).avi

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Sir/Mdm,

We refer to the above matter.

We attached here with a copy of our insured's accident statement for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client filter into our insured lane and collided into our insured vehicle.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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**From:** Jim Wong See Pah <jimwong@cdge.com.sg>  
**Sent:** Friday, 21 September 2018 9:50 AM  
**To:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SHC 7925A AND GBB 7132Y ON 04/08/2018

Final stage.

Best Regards

Jim Wong

Claims Dept / ComfortDelgro Engineering Pte Ltd

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**From:** Jim Wong See Pah  
**Sent:** Friday, 21 September 2018 9:46 AM  
**To:** Asher Sng (LKKAUTO)  
**Subject:** Re: ACCIDENT INVOLVING SHC 7925A AND GBB 7132Y ON 04/08/2018

Dear Ms Sng

Please find the attached video footage.

Thank you.

Best Regards

Jim Wong

Claims Dept / ComfortDelgro Engineering Pte Ltd

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**From:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Friday, 21 September 2018 9:19 AM  
**To:** Jim Wong See Pah  
**Subject:** ACCIDENT INVOLVING SHC 7925A AND GBB 7132Y ON 04/08/2018

Your Ref: CC1808010/SHC7925A/JW(st)  
Our Ref: CC3/EQ18014370/K1ea3

Without Prejudice

Hi Sir,

We refer to the above matter.

**ACCIDENT INVOLVING SHC 7925A AND GBB 7132Y ON 04/08/2018**

Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

Our principle would like to request a copy of your client video footage.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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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]

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Our Ref : CC18080101/ SHC7925A /JW(st)  
Your Ref :  
Date : 16-Aug-18

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

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHC7925A YOUR INSURED GBB7132Y  
AND OTHER \_\_\_\_\_ ON 04.08.18

We are the authorised repair workshop for Citycab Pte Ltd, the owner of motor Vehicle No : SHC7925A 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 : GBB7132Y we are submitting these claims for your consideration on behalf of the claimants.

**TAXI OWNER'S CLAIM**

1	Cost of Repair	\$ 2,568.00
2	4 days Loss of Rental @ \$ 115.00 per day	\$ 460.00
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	LTA / GIA Search Fees	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing / Medical / Transportation Fees	\$ -
Sub Total :		\$ 3,035.49

**HIRER'S CLAIM**

7	4 days Loss of Income @ \$ 80.00 per days	\$ 320.00
Total Claims :		\$ 3,355.49

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

- a) Original repair bill and photocopies of photographs : 4 pcs.  
b) LTA search slip/s of : GBB7132Y  
c) GIA / Police report/s of : SHC7925A  
d) Letter of authority from owner / hirer / operator  
( ) Witness statement/s ( ) Towing/Medical bill/receipts ( ) Certificate of Insurance  
( X ) Photograph/s of Accident Scene ( x ) Downtime/Mileage record ( x ) Rental Rate letter

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.

Yours faithfully

Jim Wong

Deputy Manager

CDGE Claims Department

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

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

# COMFORTDELGRO ENGINEERING

CDGE Taxi Claims Dept

59 Loyang Drive 4th Fl  
Singapore 508969  
Braddell Road Singapore 579701

Mainline +65 6383 6280  
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 199508040W

**Workshops**

Braddell  
205 Braddell Road  
Singapore 579701

Loyang  
59 Loyang Drive  
Singapore 508969

Sin Ming  
383 Sin Ming Drive  
Singapore 576717

Pandan  
45 Pandan Road  
Singapore 609286

Ubi  
320 Ubi Road 3  
Singapore 408649

Senoko  
24 Senoko Loop  
Singapore 758158

Sungei Kadut  
7 Sungei Kadut Way  
Singapore 728791

Yishun  
501 Yishun Industrial Park A  
Singapore 768732

A member of

COMFORTDELGRO



## LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING  
ALONGi 40 SHC7925A , GBB7132Y  
SERANGOON RD B 4 SYED ALIWI RD.

ON 04-Aug-18 14:30

I / We

AH KOW @ LEE KIM LENG

(Hirer) NRIC No.:

S2547861D

and/or

(Relief) NRIC No.:

Taxi Number

SHC7925A

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

05-Aug-2018

Name of Hirer

AH KOW @ LEE KIM LENG

Hirer NRIC

S2547861D

Signature :



Address

552 ANG MO KIO AVENUE 10 #13-19...  
560552

Contact No.

94310944



## TAX INVOICE

8010325

EQ INSURANCE COMPANY LIMITED

5 MAXWELL ROAD TOWER BLOCK #17-00  
SINGAPORE 069110

CONTACT NO: 62239433

VEHICLE NO  
SHC7925A

MAKE  
HYUNDAI

MODEL  
I-40

DATE OF REG  
27.01.2015

CHASSIS CODE  
KMHLB41UMFU064772

NO/DATE  
91388807 08.08.2018

JOB NO.  
305196320

ODOMETER READING

JOB TYPE

Description : 3P 04.08.2018

### Invoice for Lump Sum Repair

Total Lump Sum Repair Amt.	2,400.00
Add GST @ 7.000 %	168.00
Total Invoice amount.	2,568.00

Issued by : KATHERINE TAN 08.08.2018 17:11:31  
Repair Type : CFSO/57/57  
Payment Type/Term : /Credit 30 days

WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED IN OWNERS' RISK. CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER. INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT. PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd  
A member of COMFORTDELGRO

Head Office:  
205 Braddell Road  
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

Our Ref: CC18080101



Date: 08 August 2018

## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	04/08/2018 @ 14:30 hrs
ALONG	SERANGOON RD B 4 SYED ALIWI RD.
INVOLVING	GBB7132Y

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC7925A** (the "Taxi"). The Taxi was hired to **AH KOW @ LEE KIM LENG IC NO S2547861D** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$115.00** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance 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  
Assistant Manager, Fleet Safety

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

NAME OF DRIVER:

[illegible][illegible]

## Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
GBB7132Y	04 Aug 2018 / 14:30:00	Successful	E04	EQ INSURANCE COMPANY LTD.

[Previous](#)[OK](#)

SHC 7926 A