

INSURANCE

INS. CASE OWNER:

CC 3 / EQ1801 6129, F2 P639

LKK: IDAC:

Surveyor:

Kalwin

DOI:

ASSIGNMENT

2/1/18

Date / Time:

11/1/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No. : SJU5304L

Claim No. : 0M181007771

Name of Insured :

Policy No. :

Insured Tel No. : HP: 1/9/18

Make / Model :

Excess Sec II :SS D.O.A. : 1/9/18

Place of Accident :

Is driver the owner? (YES / NO) Nature of Accident :

If NO, Driver Name / Age :

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

Driver Tel No.:

(V/L: YES / NO)

Insured Liability :

% Final ? Yes / No

SHE 1183M



INSRS: WSP: CDGE m. Tel: Liability: RMKS:



INSRS: WSP: Tel: Liability: RMKS:



INSRS: WSP: Tel: Liability: RMKS:



INSRS: WSP: Tel: Liability: RMKS:

Date/ Time	STAGE	DATE / PIC
14/1/18	Requoted claim	
4/4/18	File put to Shu Per to close (up)	
	Non-Reporting Ir (1st)	
	Non-Reporting Ir (2nd)	
	Non-Reporting Ir (Final)	
	Notification Ir (if non-pickup)	
	Call OI	
	After call Ir to OI	
	Documentation Check List: Handler Typist	
	Notification Ir (if non-pickup)	
	After call Ir 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:	

PRELIMINARY ADVICE Date/Time: Sent By:

FINALIZATION Date/Time: Confirm with: Confirm by:

Repair Cost: \$5 (days) Reduction: % Email Call

FINAL SETTLEMENT Date/Time: Confirm with: Email Call

Final Liability: % (Agreed / Assessed) BOLA S/N No. : If NO or B 28, Ass. Lia:

Repair Cost: \$5 Loss of Rental (LOR): \$5 (days) Loss of Use (LOU): \$5 (5 x days) Loss of Income (LOI): \$5 (5 x days)

(LOR only IOR only LOR + LOU LOR + LOI) [Tick only one]

GIA/LTA Search: \$5 Medical: \$5 Disbursement: \$5 (e.g. Tow/ Independent) Legal Cost: \$5

Total: \$5 Global Sum \$5: 1) Claim status: Normal/Reject/Private Settle! 2) Report Format: JP (Requoted) 3) Survey fee: \$160.00

FINAL PAYMENT Date/Time: Confirm with: Email Call

Payee 1: \$5 Name 1: Payee 2: (Strike if N.A.) \$5 Name 2: Payee 3: (Strike if N.A.) \$5 Name 3:

108/11/13

Surveyor: Kelvin

REF:

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To Inspect Vehicle No: _____

at Workshop no/s _____

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

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

N/S	O/S

Est. Repairs: 2 days Res.: Yes or No

Lump Sum: _____ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SHC 1183M Yr Regn: July, 2008

Type: M.Car / M.Cycle / Bus / Van / Lorry / T. / Prime Mover /

Truck / Trailer or

Make: Hyundai Zonig cc: 1580

Colour: Blue A/C: Insured / Std / NI / NA

Sp. Reading: 22456 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: 1KMHLC851CVJ4103472

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inoper / Jammed / Leaked / Burnt or

Brake: Inoper / Jammed / Leaked / Burnt or

Modl: Nil / SIRlim / STD Acc or

Tyre Size: F: 195/65 R15

R: _____

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

TOYO / YOKO or Nexa

Front R/Bal. 7 mm Rear R/Bal. 7 mm

L/Bal. 7 mm L/Bal. 7 mm

D.O.A. 1/9/08 D.O.I. 3/9/08

Survey held at CDHE (Loyang)

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

Rear

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

Date / Time	Action / Instruction
	P/P @ 1149.30 (Red @ 1244.40 / 5M) EQ P11

Date/Time, File Pass to? : Prel. Report : Final Report

1) _____

Date/Time, File Return to? _____

2) _____

Report Format: _____

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

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee: : Site Insp (\$ _____) : Interview (\$ _____) : Tech. Invs (\$ _____) : Weekend (\$ _____)

Survey Fee: _____

Transportation: _____ \$ + RS. _____

Photos _____

Others _____

TOTAL _____



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

Your ref: To Be Advised
Our ref: CC3/EQ118016139/K1pb3

Date: 04.09.2018

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SHC1183M

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 03.09.2018 at the premises of M/s ComfortDelGro Engineering Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	<u>2,393.70</u>
Revised Estimate Amount	: S\$	<u>1,166.90</u>
"Check" Items Amount	: S\$	<u>456.80</u>
Market Value	: S\$	<u>-</u>
LTA Reimbursement Value	: S\$	<u>-</u>
Nett Value	: S\$	<u>-</u>

Description of Damage:

The vehicle sustained damages at the Rear Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 2 days

Yours faithfully,

KALVIN ANG
Licensed Appraiser

REPAIR ESTIMATE*

VEHICLE NO : SHC1183M

DATE: 3. Sep. 2018

MAKE : HYUNDAI

MODEL : IONIQ

DOA: 1. Sep. 2018

EQ

Qty	Parts Description/ Labour	Type	Unit Price	Amount
1	Rear Bumper Cover <i>done</i>			\$459.40
1	Rear Bumper Centre Molding (black) <i>done</i>			\$270.10
1	Rear Bumper Reinforcement <i>done</i>			\$294.80
2	Rear Bumper Stay - LH/RH <i>done</i>		\$138.10	\$276.20
10	Rear Bumper Clips <i>done</i>		\$2.20	\$22.00
SUB TOTAL				\$1,322.50
LESS 20%				\$264.50
DISCOUNTED TOTAL				\$1,058.00
1	Reverse Sensor <i>done</i>			\$135.70
Labour Charge				
1	Panel Beating			\$500.00
1	Spray Painting Charge			\$500.00
1	Remove/refix Reverse Sensor			\$100.00
1	Wiring Charge			\$50.00
1	Tuff Kote			\$50.00
TOTAL LABOUR				\$1,200.00
ESTIMATE TOTAL				\$2,393.70

Nett

LKK Auto Consultancy is hence notify the Repairer of the following:

- To survey before/after spray painting
- To display damaged parts during resurvey
- Part prices are subject to confirmation
- Third party survey report "Labour Proportion" basis
- Legal modification is allowed
- Supplementary items must be surveyed and is subject to final approval from Insurance Company

Signature: _____
Date: _____

Kalvin LKK
3/9/18
2018
PIP

1145h
Before Paint photo

Larry Ng

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.

COMFORTDELGRO ENGINEERING

Our Job Ref No. : 305207395

Date : 4. Sep. 2018

ComfortDelGro Engineering Pte Ltd
59 Layang Drive Singapore 508968
Fax: 6546 8156

FINALIZATION FORM

To : LKK

Fax :

Attn : KALVIN

Vehicle Reg No. : SHC1183M

Date of Accident: 1. Sep. 2018

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

1. The repair job shall bill to: EQ SJU5304L

2. The finalized amount shall be:

(a) Spare Parts after List discount	<u>\$ 719.30</u>
(b) Labour Charges	<u>\$430.00</u>
Total for Part-By-Part Repair Cost	<u>\$ 1149.30</u>
(c.) Lumpsum Repair (if applicable)	
Total for Lumpsum repair cost after Less:	
Final Lumpsum Repair cost	

3. Estimated normal period for repairs: 2 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 : Larry Ng
 Tel : 6214 8316
 Fax : 6546 8156

Signature : 
 Name : Calvin
 Date : 4/9/18

For Official Use Only

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

Remarks:

COMFORTDELGRO ENGINEERING PTE LTD
REPAIR ESTIMATE

Date: 04.09.2018
Time: 09:31:54
Page: 1

COMPANY : THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS : COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755

JOB NO : 305207395
REGN NO : SHC1183M
MILEAGE : 0000000000
MAKE : HYUNDAI
MODEL : IONIQ(G2)
DATE OF REGN : 05.07.2018
DATE/TIME IN : 03.09.2018 10:00
ACCIDENT DATE : 01.09.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001	04-01-0104-2533-G	IONIQV2 MOULDING ASSY-RR	1	270.10	20.00	216.08
0002	04-01-0104-2282-G	IONIQVC COVER-RR BUMPER#	1	459.40	20.00	367.52
0003	04-01-0103-1150-A	40VC PROTECTOR MAT	1	50.00	50.00	
0004	09-01-9999-0068-A	HYUNDAI REVERSE SENSOR AS	1	135.70		135.70

SUB-TOTAL : 769.30

JOB NATURE

0000 L	PANEL BEATING	200.00
0001 23-502	SPRAYPAINT ON AFFECTED AREA	200.00
0002 L	REMOVE/REFIX REVERSE SENSOR	30.00

SUB-TOTAL : 430.00

TOTAL : 1,199.30

MVA NAME & SIGNATURE
DATE :

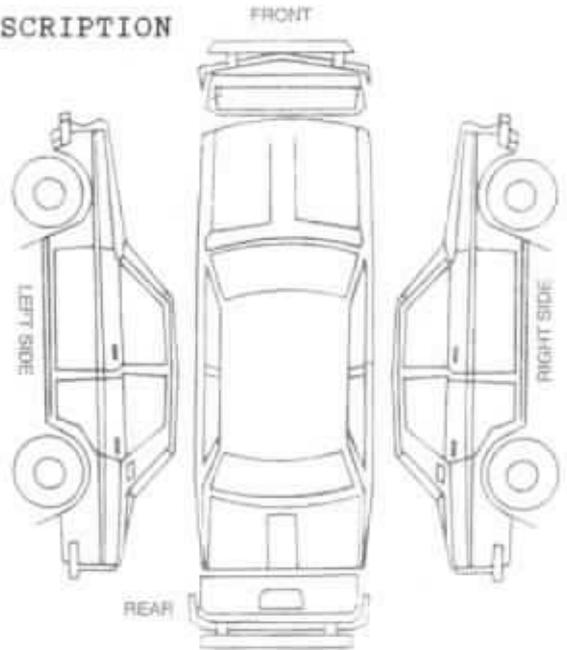
AUTHORISED : YES / NO
SURVEYOR NAME & SIGNATURE
DATE :

Team: ARC Repair TP(CLSO)1	JOB CARD	Sales Order:	JC NO.: 305207395
COMFORT TRANSPORTATION PTE LTD 7010045 383 SIN MING DRIVE Singapore SINGAPORE 575717 65508755	<i>VAR</i>	REGN NO.: SHC1183M	MILEAGE
(R) (P)	(O)	MAKE: HYUNDAI	FUEL E _____ 1/2 _____ F _____
ACCOUNT CARD NO.	(B)	MODEL: IONIQ(G2)	DATE/TIME IN: 03.09.2018 10:00
		VR OF MANU: 05.07.2018	TARGET DATE
		CHASSIS CODE: KMHC851CVJU103472	COMPLETION DATE/TIME

JOB DESCRIPTION

Accident Date: 01.09.2018
 NATURE: 3P 01.09.2018

S/NO	LABOR CODE	DESCRIPTION
	EQ	- taxi rear damage
	LKK/Kobin	-



BOOKED & PASSED OUT BY: _____

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

Wedge Slip

Vehicle No.: SHC1183M

Name of Service Advisor: LARRY

Signature/Date: _____

returned to Service Reception upon collection

Exit Pass

Vehicle No.: SHC1183M

Name of Service Advisor: _____

Date: _____

To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHC1183M

DATE: 3. Sep. 2018

MAKE : HYUNDAI

MODEL : IONIQ

DOA: 1. Sep. 2018

EQ

Qty	Parts Description/ Labour	Type	Unit Price	Amount
1	Rear Bumper Cover			\$459.40
1	Rear Bumper Centre Molding (black)			\$270.10
1	Rear Bumper Reinforcement			\$294.80
2	Rear Bumper Stay – LH/RH		\$138.10	\$276.20
10	Rear Bumper Clips		\$2.20	\$22.00
SUB TOTAL				\$1,322.50
LESS 20%				\$264.50
DISCOUNTED TOTAL				\$1,058.00
1	Reverse Sensor			\$135.70
				Nett
				\$135.70
Labour Charge				20%
1	Panel Beating			\$500.00
1	Spray Painting Charge			\$500.00
1	Remove/refix Reverse Sensor			\$100.00
1	Wiring Charge			\$50.00
1	Tuff Kote			\$50.00
TOTAL LABOUR				\$1,200.00
ESTIMATE TOTAL				\$2,393.70

LKK Auto Care Centre hereby notify the Repairer of the following:

- To resolve any dispute arising
- To display damaged parts including mirrors
- Parts prices are on "market" basis
- Third party surveyor's approval is required
- Supplemental work must be approved and approved by the insurance company

Acknowledged by Repairer
Signature: _____
Date: _____

Kalvin LKK
M 3/9/18 1145h
20%
PIP

Before Part photo

Larry Ng

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.

Our Ref : T 0918 / SHC1183M / JW(st)

Your ref : _____

Date : 12-Sep-18

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

CDGE Taxi Claims Dept
59 Loyang Drive 4th Flr
Singapore 508969

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 198904298R

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
601 Yishun Industrial Park A
Singapore 768732

Attn : **Motor Claims Department**

WITHOUT PREJUDICE

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHC1183M YOUR INSURED SJU5304L
AND OTHER _____ ON 01.09.18**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : **SHC1183M** 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 **SJU5304L** we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 1,229.75
2	<u>2</u> days Loss of Rental @ \$ <u>125.19</u> per day	\$ 250.38
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	LTA Search Fees	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing / Medical / Transportation Fees	-
	Sub Total :	\$ 1,487.62

HIRER'S CLAIM

7	<u>2</u> days Loss of Income @ \$ <u>80.00</u> per day	\$ 160.00
	Total Claims:	\$ 1,647.62

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

- a) Original repair bill and photocopies of photographs : 6 pcs.
b) LTA search slip/s of : SJU5304L
c) GIA / Police report/s of : SHC1183M
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.

A member of

COMFORTDELGRO



GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 1

8010325
EQ INSURANCE COMPANY LIMITED

5 MAXWELL ROAD TOWER BLOCK #17-00
SINGAPORE SG 069110

CONTACT NO: 62239433

VEHICLE NO
SHC1183M

MAKE
HYUNDAI

MODEL
IONIQ(G2)

DATE OF REG
05.07.2018

CHASSIS CODE
KMHC851CVJU103472

INV. NO/DATE
91394833 10.09.2018

JOB NO.
305207395

ODOMETER READING

DATE/TIME IN
03.09.2018 10:00

Description : 3P 01.09.2018

S/No	Part No.	Qty	Unit Price	%Disc	Net
PART REQUISITION					
0001	04-01-0104-2533	1	270.10	20.00	216.08
0002	04-01-0104-2282	1	459.40	20.00	367.52
0003	09-01-9999-0068	1	135.70	0.00	135.70
SUB-TOTAL :					719.30

JOB NATURE

0001	L	PANEL BEATING	200.00	200.00
0002	23-502	SPRAYPAINT ON AFFECTED AREA	200.00	200.00
0003	L	REMOVE/REFIX REVERSE SENSOR	30.00	30.00
SUB-TOTAL : 430.00				

WE/ST TAKING ALL RESPONSIBILITY FOR THE WORK DONE AND WE WILL NOT BE RESPONSIBLE FOR ANY ACCIDENTAL DAMAGE TO THE VEHICLE OR TO THE CUSTOMER'S PROPERTY BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND PARKED AT OWNERS RISK.
CUSTOMERS MUST INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SIGN WITHIN 2 HOURS FROM SUCH DELIVERY DATE AND ADVISE IN WRITING TO THE COMPANY OF ANY COMPLAINTS, OTHERWISE, THE VEHICLE WILL BE DEEMED TO BE IN GOOD ORDER.
INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY-TO-DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND PAYABLE TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE DATE THE AMOUNT OF DEFAULT).
PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES IMMEDIATELY UPON RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECTLY RECEIVED.

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.
8010325	91394833	1,229.75	

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
 Page: 2

8010325

EQ INSURANCE COMPANY LIMITED

5 MAXWELL ROAD TOWER BLOCK #17-00
 SINGAPORE SG 069110

CONTACT NO: 62239433

VEHICLE NO
 SHC1183M

MAKE
 HYUNDAI

MODEL
 IONIQ(G2)

DATE OF REG
 05.07.2018

CHASSIS CODE
 KMHC851CVJU103472

INV. NO/DATE
 91394833 10.09.2018

JOB NO.
 305207395

ODOMETER READING

DATE/TIME IN
 03.09.2018 10:00

Items total		1,149.30
Add GST @	7.000 %	80.45
Invoice amount		1,229.75

Issued by : CHEWBEELING 10.09.2018 14:16:17
 Repair type : CLSO/57/57
 Payment Type/Term: /Credit 30 days

1. WITHOUT LIMITING ALL REASONABLE PRECAUTIONS AGAINST THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR LOSS OR OTHER DAMAGES RELATING TO CUSTOMERS' AND VEHICLES' AND PROPERTY AND PERSONS OWNED BY THEM.
 2. CUSTOMERS SHALL INSPECT AND SIGN OFFICIAL WORKSHEETS UPON DELIVERY AND SHALL WITHIN FIFTEEN (15) DAYS GIVE NOTICE BY WRITING TO THE COMPANY OF ANY DAMAGE, WHETHER THE VEHICLE WILL BE DELIVERED TO HAVE WORKS ACCEPTED IN GOOD ORDER.
 3. INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN PROPORTION OF ANY DAMAGE DONE AND OWING TO THE COMPANY BY THE CUSTOMER AND WILL END ON THE 31st DAY OF PAYMENT OR AFTER 90 DAYS FROM THE END OF THE PERIOD OF DEFECT.
 4. PLEASE EXAMINE THE ENGINE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY DAMAGE OR DISCREPANCY WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS AS A CASE OF DEFECTIVE WORKING.

ComfortDelGro Engineering Pte Ltd
 A member of COMFORTDELGRO

Head Office:
 205 Braddell Road
 Singapore 579701

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010325	91394833	1,229.75	

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

Our Ref: CT18090020

Date: 10 September 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 01/09/2018 @ 16:30 hrs
ALONG CTE (SLIP RD) TWDS CHANGI OR S'GOON RD
INVOLVING SJU5304

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 **SHC1183M** (the "Taxi"). The Taxi was hired to **NG ENG ANN IC NO S0548317D** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.19** 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
Assistant Manager, Fleet Safety

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

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING ALONG **Hyundai Ioniq SHC1183M , SJU5304L** **ON 01-Sep-18 16:30**
CTE (SLIP RD) TWDS CHANGI OR S'GOON RD

I / We **NG ENG ANN** (Hirer) NRIC No.: **S0548317D**

and/or **CHUA BOON ENG** (Relief) NRIC No.: **S7940215Z**

Taxi Number **SHC1183M**

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 **02-Sep-2018**

Name of Hirer **NG ENG ANN**
 Hirer NRIC **S0548317D**

Signature :



Address **499 JURONG WEST STREET 41 #08-8...
 640499**

Contact No. **81882818**

Name of Relief **CHUA BOON ENG**
 Relief NRIC **S7940215Z**

Signature :



Address **202 BOON LAY DRIVE 09-27
 640202**

Contact No. **93849489**

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SJU5304L	01 Sep 2018 / 16:30:00	Successful	E04	EQ INSURANCE COMPANY LTD

Previous

OK

Shu Pei (LKKAuto)

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Thursday, 14 March 2019 3:00 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving SJU5304L (OI : EQI - DM18HO02331-JW) AND SHC1183M (TP : LKK REF - CC3/EQI18016139/K1pb3) on 01.09.2018
Attachments: 13122018111927-0001.pdf

Dear Hsiao Tong

Attached repudiation letter for your attention.

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore (68111)
did 65 6500 5772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190
www.eqinsurance.com.sg

 A Member of Citystate

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Thursday, March 14, 2019 2:43 PM
To: Joel Goh
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving SJU5304L (OI : EQI - TBA) AND SHC1183M (TP : LKK REF - CC3/EQI18016139/K1pb3) on 01.09.2018

Hi Joel,

We refer to the above matter.

Kindly advise if insured had reported or else kindly let us have your instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Justin Wong <justin.wong@eqinsurance.com.sg>

Sent: Wednesday, 14 November 2018 11:22 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SJU5304L (OI : EQJ - TBA) AND SHC1183M (TP : LKK REF - CC3/EQJ18016139/K1pb3) on 01.09.2018

Dear Hsiao Tong,

Unfortunately our insured has still yet to report the accident despite several reminders.

The third-party video does not know our insured's vehicle number, check whether did third-party exchange particulars with our insured driver or is there any scene photos showing our insured's vehicle.

Thank you.

Regards,

Justin Wong

Executive | Claims

EQ Insurance Company Limited

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

did 65 6496 9115 | tel 65 6223 9433 ext 115 | fax 65 6223 4190

www.eqinsurance.com.sg



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

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

Sent: Tuesday, November 13, 2018 11:04 AM

To: Justin Wong <justin.wong@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SJU5304L (OI : EQJ - TBA) AND SHC1183M (TP : LKK REF - CC3/EQI18016139/K1pb3) on 01.09.2018

Hi Justin,

Attached is a copy of video footage from third party.

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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Friday, 9 November 2018 8:11 AM

To: 'Justin Wong' <justin.wong@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SJU5304L (OI : EQJ - TBA) AND SHC1183M (TP : LKK REF - CC3/EQI18016139/K1pb3) on 01.09.2018

Hi Justin,

Contents noted.

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: Justin Wong <justin.wong@eqinsurance.com.sg>
Sent: Thursday, 8 November 2018 10:48 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SJU5304L (OI : EQI - TBA) AND SHC1183M (TP : LKK REF - CC3/EQI18016139/K1pb3) on 01.09.2018

Dear Hsiao Tong,

Please note that our insured has still yet to report the accident.

Kindly obtain third-party accident video to confirm our insured's vehicle was involved in this accident.

Thank you.

Regards,
Justin Wong
Executive | Claims

EQ Insurance Company Limited
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9115 | tel 65 6223 9433 ext 115 | fax 65 6223 4190
www.eqinsurance.com.sg



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From: Shu Pei (LKKAuto) [<mailto:shupe@lkkauto.com>]
Sent: Tuesday, September 4, 2018 6:42 PM
To: Justin Wong <justin.wong@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Direct Settlement - Accident Involving SJU5304L (OI : EQI - TBA) AND SHC1183M (TP : LKK REF - CC3/EQI18016139/K1pb3) on 01.09.2018

WITHOUT PREJUDICE

Dear Justin,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHC 1183M at M/s ComfortDelGro Engineering Pte Ltd - Loyang.

Enclosed for your perusal is:

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

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 is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

Your Ref : SJU5304L
Our ref : DM18HO02331/JW
Date : 13 December 2018

ROSET LIMOUSINE SERVICES PTE LTD
BLK 53 UBI AVE 1
#03-47 PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

A.R REGISTERED & NORMAL POST

Dear Sirs/Mdm,

ACCIDENT ON 01/09/2018 @ 1630HRS ALONG CTE (SLIP RD) TOWARDS CHANGI/SERANGOON ROAD INVOLVING SJU5304L AND SHC1183M (CLAIMANT)

We are your insurers of SJU5304L.

Please be informed that both Third Party property and personal injury claim has been lodged against you arising out of an accident involving SJU5304L that occurred on 01/09/2018.

Despite repeated reminder letters on 05/09/2018, 25/10/2018 (AR Registered & Normal Post) and Traffic Police letter on 08/11/2018 requesting for you to report the above-captioned accident, you have failed to notify our office.

In light of the above, you have breached Condition 4 of the Policy and we are entitled to repudiate liability against you under Policy No. DMCFHQ17-000185.

Specifically, we rely on the following condition in the said Policy:-

CONDITIONS

4. Notification of Accidents

- (a) *In the event of any accident involving the Motor Vehicle, irrespective of whether it would give rise to a claim, the Insured shall, together with the Motor Vehicle, call at the Company's Approved Reporting Centre and report the accident within 24 hours of the accident or by the next working day thereof.*

This condition in its entirety is a condition precedent to liability and the failure to comply with any of the above requirements in respect of an accident and/or occurrence with result in the Insured being denied indemnity under both Section I and Section II of the Policy in respect of that particular accident and/or occurrence."

TAKE NOTICE that we are repudiating policy liability against you for all claims arising out of the said accident on the grounds that you have so clearly breached Condition 4 of the Policy.



Notwithstanding, we are reserving our rights to intervene as Insurer in Third party's Injuries claim(s) in connection with our statutory liability to third party(ies) under the Motor Vehicles (Third Party Risks & Compensation) Act Cap .189. In the event that we are compelled by any law or statute to settle any claim(s) that may arise, we hereby reserve the right to recover our losses from you.

For the sake of good order and for the avoidance of doubt, all our rights against you are hereby expressly reserved.

Yours faithfully



Justin Wong
Claims Department

DID: 6496 9115 / Fax: 6223 4190 / Email: justin.wong@eqnsurance.com.sg

cc. Newstate Stenhouse (S) Pte Ltd (Roset Limo) (by email only to: joseph@newstate.com.sg)



Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 14 March 2019 9:10 PM
To: Jim Wong See Pah
Cc: KKLau
Subject: Re: Yref: CC3/EQ18016139/K1pb3, Oref: T0918/SHC1183M/jw REMINDER [Accident Involving SJU 5304L(EQ) AND SHC 1183M on 01.09.2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that our principal M/s EQ Insurance Company Ltd had repudiated the claims in view of our insured has breach of policy terms and conditions.

Kindly re-direct your client's claim to our insured for redress.

Thank you.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jim Wong See Pah
Sent: Wednesday, 13 March 2019 3:47 PM
To: Chew Hsiao Tong
Cc: KKLau
Subject: Yref CC3/EQ18016139/K1pb3, Oref T0918/SHC1183M/jw REMINDER

Dear Ms Chew

We refer the attached mail of 13.11/2018.

Please advise the status of our property damage claim soon.

Thank you.

Best Regards
Jim Wong
Claims Dept / ComfortDelgro Engineering Pte Ltd

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]



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/EQI18016139/K1pb3q2

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

Date : 02-05-2019



Code : EQI

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SJU 5304L	Veh. Inspected	SHC 1183M
Policy No.		Coverage (\$)	0.00
Claim No.	DM18HO02331-JW	Excess (\$)	0.00
Assign From		Assign Date	03/09/2018

2. Vehicle Particulars & Condition

Make & Model	HYUNDAI IONIQ	c.c	1580
Engine No.	HIDDEN	Year of Reg.	2018
Chassis No.	KMHC851CVJU103472	Colour	BLUE
Odometer	22458	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195/65 R15	NEXEN	7 mm
L/H Front Tyre	195/65 R15	NEXEN	7 mm
R/H Rear Tyre	195/65 R15	NEXEN	7 mm
L/H Rear Tyre	195/65 R15	NEXEN	7 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	01/09/2018	Inspection Date	03/09/2018
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: **2 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 1183M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BUMPER COVER	DEFORMED	459.40	459.40
1	REAR BUMPER CENTRE MOULDING (BLACK)	DEFORMED	270.10	270.10
1	REAR BUMPER REINFORCEMENT	SERVICEABLE	294.80	-
2	REAR BUMPER STAY -LH/RH @\$138.10	SERVICEABLE	276.20	-
10	REAR BUMPER CLIPS @\$2.20	NOT NECESSARY	22.00	-
	LESS 20% DISCOUNT		-264.50	-145.90
			1,058.00	583.60
SPECIAL NETT ITEMS				
1	REVERSE SENSOR (SN)	SHORTED	135.70	135.70
			135.70	135.70
LABOUR				
	PANEL BEATING .		500.00	200.00
	SPRAY PAINTING CHARGE .		500.00	200.00
	REMOVE/REFIX REVERSE SENSOR .		100.00	30.00
	WIRING CHARGE.	NOT NECESSARY	50.00	-
	TUFF KOTE.	NOT NECESSARY	50.00	-
			1,200.00	430.00
GRAND TOTAL			2,393.70	1,149.30
RECOMMENDED COST OF REPAIRS				1,149.30

Report Ref No. CC3/EQ18016139/K1pb3q2

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.

Joanne Lee (LKK Auto)

From: Joanne Lee (LKK Auto) <report@lkkauto.com>
Sent: Monday, 6 May 2019 2:54 PM
To: 'eqiprs@eqinsurance.com.sg'
Cc: 'chewht@lkkauto.com'
Subject: TP Direct Settlement - Accident Involving SJU 5304L (OI) and SHC 1183M (TP) on 01/09/2018
Attachments: EMAIL.pdf; LKK REPORT & PHOTO.pdf

Dear Sir/Madam,

We refer to our email dated 14.03.2019, which is self-explanatory.

As instructed, we have repudiated TP claim due to insured breached of the terms and conditions of policy. (see attached)

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

Thank you.

Best Regards,

JOANNE | Reports

LKK Auto Consultants Pte.Ltd.

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

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