

Vic (LKKAUTO)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Wednesday, 5 December, 2018 9:42 AM
To: Vic (LKKAUTO)
Cc: Admin A; Joel Goh
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK REF:CC3/EQI18016743/Uhb3
Attachments: 37dbea1f-337d-4b9d-a36d-78fd34f944b7 (online-video-cutter.com) (2).mp4

Dear Vic,

As mentioned in our earlier tel-conversation, third party did not even pause to look out for traffic before he attempted to reverse. It was at this time our insured vehicle drove past.

We maintain that our insured should not be held liable for the damages sustained by third party.

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



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From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: Wednesday, December 5, 2018 9:38 AM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Joel Goh <joel.goh@eqinsurance.com.sg>
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK REF:CC3/EQI18016743/Uhb3
Importance: High

Dear Janet,

We refer to the below email from TP repairer.

Please advise.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

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From: Mars Ler [<mailto:mars.ler@ccfulco.com.sg>]

Sent: Thursday, 29 November, 2018 4:57 PM

To: janet.tan@eqinsurance.com.sg

Cc: Vic (LKKAuto); Chris Bulaclac

Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK

REF:CC3/EQI18016743/Uhb3

Dear Janet ,

As per video footage for your reference , please advise liability if we can do Direct Settlement on this case .

Thank You,

Best regards

Mars Ler

B & P Service Advisor

Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 Ubi Road 3 Singapore 408650

D/D 65949163 H/P 91792566

From: Chris Bulaclac

Sent: Tuesday, 27 November, 2018 8:17 AM

To: Vic (LKKAuto)

Cc: Admin A; Mars Ler

Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK

REF:CC3/EQI18016743/Uhb3

Hi Vic,

Kindly advice on this case.

Thank you,

Best Regards,

Christopher L. Bulaclac

Assistant Manager – Customer Service

H/P 96552177 D/D 65949160

email : chris.bulaclac@ccfulco.com.sg

Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3 Singapore 408650
Tel : 67461000 Fax : 64875857

From: Mars Ler
Sent: Monday, 19 November 2018 14:34
To: Vic (LKKAUTO)
Cc: Admin A; Chris Bulaclac
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/Uhb3

Dear Vic ,

Please advise liability if we can do Direct Settlement on this case .

Thank You,

Best regards

Mars Ler
B & P Service Advisor
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3 Singapore 408650
D/D 65949163 H/P 91792566

From: Mars Ler
Sent: Wednesday, 14 November, 2018 4:48 PM
To: 'Vic (LKKAUTO)'
Cc: 'Admin A'; Chris Bulaclac
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/Uhb3

Dear Vic ,

Please advise liability if we can do Direct Settlement on this case .

Thank You,

Best regards

Mars Ler
B & P Service Advisor
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3 Singapore 408650
D/D 65949163 H/P 91792566

From: Mars Ler
Sent: Monday, 15 October, 2018 11:20 AM
To: 'Vic (LKKAUTO)'
Cc: Admin A; Chris Bulaclac
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/Uhb3

Dear Vic ,

Good morning , any update on this case ? Please advise liability if we can do Direct Settlement .

Thank You,

Best regards

Mars Ler
B & P Service Advisor
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3 Singapore 408650
D/D 65949163 H/P 91792566

From: Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]
Sent: Monday, 8 October, 2018 2:42 PM
To: Chris Bulaclac
Cc: Mars Ler; Admin A; Vic (LKKAUTO)
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/Uhb3

Without Prejudice

Dear Chris,

We refer to your below email.

Please be informed that we are still pending for our principal's instruction.

We will follow up on the matter.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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From: Chris Bulaclac [<mailto:chris.bulaclac@ccfulco.com.sg>]
Sent: Monday, 8 October, 2018 11:21 AM
To: Vic (LKKAUTO)
Cc: Mars Ler; Admin A
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/hb3

Vic,

Please advice on this case.

Thank you,

Best Regards,

Christopher L. Bulaclac
Assistant Manager – Customer Service
H/P 96552177 D/D 65949160
email : chris.bulaclac@ccfulco.com.sg
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 UBI Road 3 Singapore 408650
Tel : 67461000 Fax : 64875857

From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]
Sent: Wednesday, 3 October 2018 15:59
To: Chris Bulaclac
Cc: Mars Ler; Admin A; Vic (LKKAuto)
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/hb3

Without Prejudice

Dear Chris,

We refer to your below email.

Please be informed that we are still pending for our principal's instruction.

We will follow up and will get back for an update.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Chris Bulaclac [<mailto:chris.bulaclac@ccfulco.com.sg>]
Sent: Wednesday, 3 October, 2018 11:15 AM
To: Vic (LKKAuto)
Cc: Mars Ler; Admin A
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/hb3

Dear Vic,

Please advice on this case.

Thank you,

Best Regards,

Christopher L. Bulaclac
Assistant Manager – Customer Service
H/P 96552177 D/D 65949160
email : chris.bulaclac@ccfulco.com.sg
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 UBI Road 3 Singapore 408650
Tel : 67461000 Fax : 64875857

From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]
Sent: Monday, 1 October 2018 18:08
To: Chris Bulaclac
Cc: Mars Ler; Admin A; Vic (LKKAuto)
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/hb3

Without Prejudice

Dear Chris,

We thank you for the video footage.

Can we request for a longer footage prior to the collision.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Chris Bulaclac [<mailto:chris.bulaclac@ccfulco.com.sg>]
Sent: Monday, 1 October, 2018 4:57 PM
To: Vic (LKKAuto)
Cc: Mars Ler; Admin A
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/hb3

Dear Vic,

Fyi. Your Insured has dashed off to our Client vehicle,

Thank you,

Best Regards,

Christopher L. Bulaclac
Assistant Manager – Customer Service
H/P 96552177 D/D 65949160
email : chris.bulaclac@ccfulco.com.sg
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 UBI Road 3 Singapore 408650
Tel : 67461000 Fax : 64875857

From: Vic (LKKAUTO) [<mailto:vic@lkkauto.com>]
Sent: Monday, 1 October 2018 16:29
To: Chris Bulaclac
Cc: Mars Ler; Admin A; Vic (LKKAUTO)
Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/hb3

WITHOUT PREJUDICE

Dear Chris,

We refer to your below email.

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

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

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

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

ON STATED DATE AND TIME, I WAS TRAVELLING ALONG 5022 ANG MO KIO INDUSTRIAL PARK 2. SUDDENLY VEHICLE B DASH OUT FROM LEFT SIDE AND HIT ONTO MY VEHICLE REAR LEFT PORTION.

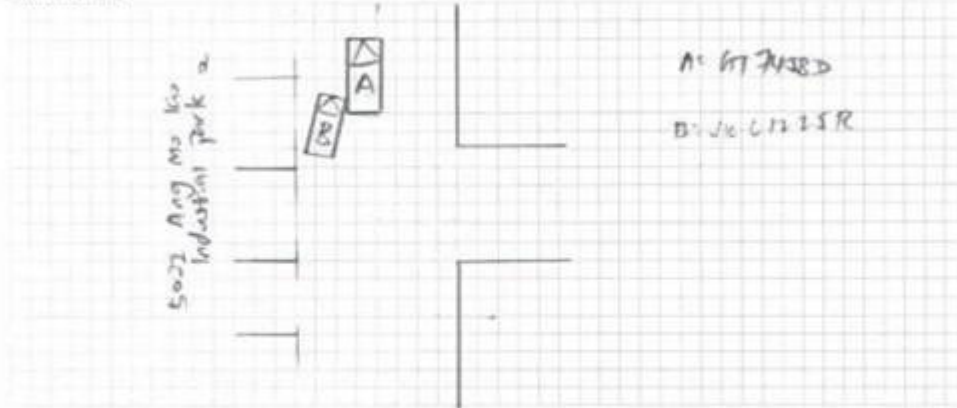
Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SKC1225R
Vehicle Make/Model/Colour	

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to statement.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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From: Chris Bulaclac [<mailto:chris.bulaclac@ccfulco.com.sg>]

Sent: Monday, 1 October, 2018 11:39 AM

To: Vic (LKKAuto)

Cc: Mars Ler

Subject: FW: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK

REF:CC3/EQI18016743/hb3

Hi Vic,

As spoken, please assist to check if we can do Direct Settlement.

Thank you,

Best Regards,

Christopher L. Bulaclac

Assistant Manager – Customer Service

H/P 96552177 D/D 65949160

email : chris.bulaclac@ccfulco.com.sg

Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 Ubi Road 3 Singapore 408650

Tel : 67461000 Fax : 64875857

From: Mars Ler

Sent: Thursday, 27 September 2018 08:10

To: 'vicalpeh@lkkauto.com'

Cc: assignments; Admin A; Shu Pei (LKKAuto); Chris Bulaclac

Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK

REF:CC3/EQI18016743/hb3

Dear Vic ,

Good morning , please advise liability if we can do Direct Settlement on this case .

Thank You,

Best regards

Mars Ler

B & P Service Advisor

Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 Ubi Road 3 Singapore 408650

D/D 65949163 H/P 91792566

From: Mars Ler

Sent: Monday, 24 September, 2018 5:00 PM

To: 'vicalpeh@lkkauto.com'

Cc: 'assignments'; 'Admin A'; 'Shu Pei (LKKAuto)'; Chris Bulaclac

Subject: RE: Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK

REF:CC3/EQI18016743/hb3

Dear Vic ,

Please advise liability if we can do Direct Settlement on this case .

Thank You,

Best regards

Mars Ler

B & P Service Advisor

Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 Ubi Road 3 Singapore 408650

D/D 65949163 H/P 91792566

From: Mars Ler

Sent: Friday, 21 September, 2018 8:45 AM

To: 'vicalpeh@lkkauto.com'

Cc: assignments; Admin A; 'Shu Pei (LKKAuto)'; Chris Bulaclac

Subject: Re:Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK

REF:CC3/EQI18016743/hb3

Dear Vic ,

Please advise liability if we can do Direct Settlement on this case .

Thank You,

Best regards

Mars Ler
B & P Service Advisor
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3 Singapore 408650
D/D 65949163 H/P 91792566

From: Shu Pei (LKKAuto) [<mailto:shupeil@lkkauto.com>]
Sent: Thursday, 13 September, 2018 4:31 PM
To: Mars Ler
Cc: assignments; Chris Bulaclac; Admin A
Subject: RE: Re:Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D ***LKK
REF:CC3/EQI18016743/hb3

Dear Mars,

We refer to the above matter.

Please be informed that we are currently **pending for OI GIA report.**

Please note that for liability, claim negotiation and settlement, please contact Vic at 6841 2096.

Our respective case handler will look into the matter and revert to you in due course.

Thank you

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

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)

From: Mars Ler <mars.ler@ccfulco.com.sg>
Sent: Thursday, 13 September 2018 12:56 PM
To: Admin A <admin-a@lkkauto.com>
Cc: assignments <assignments@lkkauto.com>; Chris Bulaclac <chris.bulaclac@ccfulco.com.sg>
Subject: Re:Accident On 11/09/2018 Involving Our Insured SKC1225R And Your Insured GT7458D

Dear Motor Claims ,

Our client is looking to make a claim against your insurer for property damage caused to her vehicle.

Please confirm if your insurance company is prepared to engage in a direct settlement for property damage only.

This settlement excludes out client's right to recover further loss arising from rental of alternative / replacement vehicle.

As our client requires the use of a vehicle during this period that her vehicle is in our workshop, our client has will rented a vehicle and will be looking towards your company to make good her loss/rental cost.

Please confirm that you understand that any direct settlement reached for the cost of repairs to our client's vehicle does not prejudice her rights to recover any other damages he has suffered.

Please arrange for Pre-survey (Advance notice required 1 day ,vehicle with customer)

Thank You,

Best regards

Mars Ler
B & P Service Advisor
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3 Singapore 408650
D/D 65949163 H/P 91792566