

To : M/s EQ INSURANCE COMPANY LTD

Date: 19/05/2020

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	GU 54B (Insd Veh)	Your Ref. No. : DM18HO02479/JT
	SHC 8339K (TP Veh)	Our Ref. No. : CC3/EQI18017067/K1ha3q2
Date of Accident	15/9/2018	

Liability	100%	
Final Repair Cost	: \$ 1,444.50	
Loss of Income	: \$ 150.00	3 days
Rental (If any)	: \$ 345.00	3 days
Others:	: \$ 7.45	
	: \$	
	1,946.95	
Final Settlement Sum	: \$ 1,900.00	GLOBAL SUM
Remarks	:	

Payment Instruction: Payee's Breakdown		
1)	COMFORTDELGRO ENGINEERING PTE LTD	: \$ 1,900.00
		: \$

JOANNE LEE
LKK Auto Consultants Pte Ltd

Our Ref : T 0918 / SHC8339K / JW(st)
Your ref :
Date : 25-Sep-18

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. 199506048W

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
501 Yishun Industrial Park A
Singapore 768732

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 SHC8339K YOUR INSURED GU 54B
AND OTHER ON 15.09.18**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : **SHC8339K** 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 **GU 54B** we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 1,444.50
2	3 days Loss of Rental @ \$ 115.00 per day	\$ 345.00
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 :		\$ 1,796.99

HIRER'S CLAIM

7	3 days Loss of Income @ \$ 80.00 per day	\$ 240.00
Total Claims:		\$ 2,036.99

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 : **GU 54B**
c) GIA / Police report/s of : **SHC8339K**
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





Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC3/EQI18017067/K1hb3

30 MARCH 2020

BOON JIE DESIGN & RENOVATION LLP

1 SUNVIEW ROAD

#06-11

ECO-TECH@SUNVIEW

SINGAPORE 627615

Dear Sir/Madam,

ACCIDENT INVOLVING GU 54B AND SHC 8339K ON 15/09/2018

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. 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,

Jasper Chua

Case Handler

DID: 6841 2928

FAX: 6741 4108

Email: jasperchua@lkkauto.com

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

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING
ALONG

BLK 441C BT BATOK WEST AVE 8

ON 15-Sep-18 17:20

I / We

ONG CHUAN CHIN

(Hirer) NRIC No.:

S1755231G

and/or

WONG TEK FATT

(Relief) NRIC No.:

S1398704A

Taxi Number

SHC8339K

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 _____

17-Sep-2018

Name of Hirer

ONG CHUAN CHIN

Hirer NRIC

S1755231G

Signature :

Address

686D CHOA CHU KANG CRESCENT #0...
684686

Contact No. _____

97559187

Name of Relief

WONG TEK FATT

Relief NRIC

S1398704A

Signature :

Address

689B CHOA CHU KANG DRIVE #12-306
682689

Contact No. _____

TAX INVOICE

8010325

EQ INSURANCE COMPANY LIMITED

5 MAXWELL ROAD TOWER BLOCK #17-00
SINGAPORE 069110

CONTACT NO: 62239433

VEHICLE NO
SHC8339K

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
06.08.2015

CHASSIS CODE
KMHLEB41UMGU076873

NO/DATE
91396890 21.09.2018

JOB NO.
305213779

ODOMETER READING

JOB TYPE

Description : 3P 15.09.2018

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	1,350.00
Add GST @ 7.000 %	94.50
Total Invoice amount	1,444.50

Issued by : CHEWBEELENG 21.09.2018 14:28:58
Repair Type : CLSO/57/57
Payment Type/Term : /Credit 30 days

WHILE TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARGO OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT 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 OWE 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: CT18090465

Date: 21 September 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	15/09/2018 @ 17:20 hrs
ALONG	BLK 441C BT BATOK WEST AVE 8
INVOLVING	GU54B

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 **SHC8339K** (the "Taxi"). The Taxi was hired to **ONG CHUAN CHIN IC NO S1755231G** a registered hirer-operator of **Comfort Transportation 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.

ED (TIME)	TO
710	
910	
715	
810	
330	
705	
850	
820	
700	
820	
730	

SAC 8339K

DATE	NAME OF DRIVER	MILEAGE READING					MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
		6	5	9	4	0		FROM	TO
13/09/18	T. F. Wong	6	5	9	6	1	206	0745	1810
13/9/18	ONLY	6	5	9	9	5	340	2000	0715
14/09/18	T. F. Wong	6	6	0	1	4	188	0805	1835
14/9/18	ONLY	6	6	0	5	3	390	2000	0645
15/09/18	T. F. Wong	6	6	0	7	3	204	0700	1815
15/9/18	ONLY	6	6	1	1	5	414	2000	0745
16/09/18	T. F. Wong	6	6	1	2	1	667 ^{Logistics w/ship}	0820	1025
16/09/18	ONLY	6	6	1	3	2	109175	1200h	1745
16/9/18	ONLY	6	6	1	7	3	463	2000	0715
17/09/18	T. F. Wong	6	6	1	8	3	700	0710	1135
17-09-18	ACCOUNT						14	1230	-
19-09-18	PERMAN						0.7	-	1500

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
GU54B	15 Sep 2018 / 17:20:00	Successful	E04	EQ INSURANCE COMPANY LTD

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

JH(833)K

Vic (LKKAUTO)

From: Jaime Tay <jaime.tay@eqinsurance.com.sg>
Sent: Wednesday, 22 April, 2020 9:48 AM
To: Vic (LKKAUTO)
Cc: Admin A; Jasper Chua (LKK Auto); Joel Goh
Subject: RE: Direct Settlement - Accident Involving GU54B (OI : EQI - DM18HO02479/JT) AND SHC8339K (TP : LKK REF - CC3/EQI18017067/K1hb3) on 15.09.2018

Dear Vic,

Kindly proceed to settle the matter at best.

Announcement

In line with the [MOM advisory on Safe Distancing Measures](#) in workplace, our operation remains “**Business As Usual**” – except most of us are on Work-From-Home arrangement - still reachable by phone or email. We seek your understanding in bearing with us in this adjustment and any inadvertent delay in service

Thank you.

Regards,

Jaime Tay

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9882 | tel 65 6223 9433 ext 882 | fax 65 6223 4190
www.eqinsurance.com.sg



A Member of Citystate



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From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: 21 April 2020 09:22
To: Joel Goh <joel.goh@eqinsurance.com.sg>
Cc: EQI PRS <EQIPRS@eqinsurance.com.sg>; Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving GU54B (OI : EQI - TBA) AND SHC8339K (TP : LKK REF - CC3/EQI18017067/K1hb3) on 15.09.2018

Dear Joel,

We refer to the subject matter.

It was reported by Insured Driver that he was reversing towards the rubbish chute when TP taxi also reversed.

TP driver reported that he was stationary when our Insured vehicle reversed and hit the taxi. TP repairer provided to us a copy of their video footage and scene photos (as attached).

In view of the available information, we are of the view that our Insured is more liable of the accident.

Kindly advise if you have any further comment/instructions, otherwise, we will proceed to settle the matter at best.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

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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Jasper Chua (LKK Auto)

From: Jim Wong See Pah <jimwong@cdge.com.sg>
Sent: April 28, 2020 3:02 PM
To: Jasper Chua (LKK Auto)
Cc: Vic (LKKAuto)
Subject: Re: RTA involving vehicle nos. GU 54B and SHC 8339K on 15/09/2018 - LKK REF CC3/EQI18017067/K1hb3

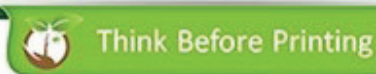
Dear Mr Chua

Please process settlement in sum \$ 1900.00 to resolve our property damage claim amicably.

Furthermore, 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 and/or passengers.

Thank you

Best Regards
Jim Wong
Claims Dept / ComfortDelgro Engineering Pte Ltd



From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Thursday, 23 April 2020 11:43 AM
To: Jim Wong See Pah <jimwong@cdge.com.sg>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: RTA involving vehicle nos. GU 54B and SHC 8339K on 15/09/2018 - LKK REF CC3/EQI18017067/K1hb3

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Without Prejudice

Dear Jim,

We refer to the above matter.

We propose a settlement at a global sum of **\$1,900.00(all-in).**

Please confirm acceptance.

"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."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Jim Wong See Pah [<mailto:jimwong@cdge.com.sg>]

Sent: Monday, 28 January, 2019 11:22 AM

To: Poh Kin (LKKAuto)

Subject: Re: RTA involving vehicle nos. GU 54B and SHC 8339K on 15/09/2018

Dear Mr Chong

Please find the attached video footage and scene photos.

Thank you.

Best Regards

Jim Wong

Claims Dept / ComfortDelgro Engineering Pte Ltd

From: Poh Kin (LKKAuto) <pohkin@lkkauto.com>

Sent: Saturday, 26 January 2019 1:05 PM

To: Jim Wong See Pah

Cc: Admin A

Subject: RTA involving vehicle nos. GU 54B and SHC 8339K on 15/09/2018

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Our Ref: CC3/EQI18017067/K1fb3

Your Ref: T0918/ SHC 8339K/JW(st)

Dear Sir/Madam,

We refer to the above matter.

Please be informed that Liability unclear on this matter. There is no conclusive evidence yet to substantiate either party's version. Below is a copy of our insured's accident report statement for your perusal.

In order to justify your client's claim smoothly and promptly, we appreciate if you could kindly furnish us a copy of **CCTV footage / accident scene photos / evidence** as per **our principal instruction**.

Your prompt action is very much appreciated.



“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,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



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