

INSURANCE

INS. CASE OWNER:

Justin

CC 3

/EQ11801

7298

1216694

LKK:
IDAC:

Surveyor:

Calvin

DOE:

ASSIGNMENT

1/10/18

Date / Time:

1/10/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SJA 45187

Name of Insured:

MUHAMMAD BERNAR BIN HARIZ

Insured Tel No.:

HP:

D.O.A:

28/1/18

Excess Sec II :SS

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

BERNAR BIN MUHAMMAD

Of GIA REPORT: YES

NO

TP GIA REPORT: YES

NO

Driver Tel No.:

(VAL: YES / NO)

Insured Liability:

% Final ? Yes / No

SJA 45187



INSRS:

WSP:

Tel:

Liability:

RMKS:

LODE
by



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

CHA 406910-7

SJA 45187

STAGE

DATE / PIC

Non-Reporting 1st (1st)

Non-Reporting 1st (2nd)

Non-Reporting 1st (Final)

Notification 1st (if non-pickup):

Call OE: 2/11/18

After call 1st to OE: 10/11/18

Documentation Check List: Handler Typist

Notification 1st (if non-pickup)

After call 1st to OE

Authorisation To Act

Release Voucher

Final Repair Bill

Car Rental Invoice

Towing Invoice

LTs / GIA

Medical Bill

PRR

Mandate/Reject Instruction

LOD

Payment Breakdown Form

Post-Repair Photos

Others:

2/11/18

Spoke to U20 (Mr Ahmad Kari), for further accident details (U20 mention TP RT is to his face, intended TP claim and contacting Skema. U20 will request evidence and get back to U20)

10/11/18

Spoke to U20, told OE liability is not in our favor, U20 agree to settle, and we will be attended

after repair photo

1

PRELIMINARY ADVICE

Date/Time:

2/11/18

Sent By:

LSP

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5 830.95

(2 days) Reduction:

\$5.73

Email

Call

FINAL SETTLEMENT

Date/Time:

12/11/18

Confirm with:

Jim Wong

Email

Call

Final Liability:

\$

100

(Agreed / Assessed) BOLA S/N No.:

27

If NO or B 28, Ass. Lia:

Repair Cost: (w/4IT)

\$5 829.12

Loss of Rental (LOR):

\$5 376.28

(3 days) X \$125.40

Loss of Use (LOU):

\$5

15

X days

Loss of Income (LOI):

\$5 150.00

50.00 X 3 days

LOR only

LOU only

LOR + LOU

LOR + LOU

LOR + LOU

LOR + LOU

[Tick only one]

GIA/LTA Search

\$5 7.49

Medical:

\$5

Disbursement:

\$5

(e.g. Tow/ Independent)

Legal Cost

\$5

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

TP

3) Survey fee:

\$400.00

Total:

\$5 1,422.81

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Confirm by:

Payee 1:

\$5 1,422.81

Name 1:

Amfortelgro Engineering Pte Ltd

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

(03/11/23)

Surveyor: Kalvin

REF:

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To Inspect Vehicle No: _____

at Workshop m/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

Bal. or Market Value: _____

IDAC Accident Report: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 2 days Res: Yes or NoLump Sum: 100% 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SHA 30 69H Yr Regn: 7 Sep 2017

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

Truck / Trailer or

Make: Toyota Prius cc 1798Colour: Blk A/C: Ins 0 / Std / Nil / NASp. Reading: 119640 T/Radio: Ins 0 / Std / Nil / NA

Eng/No: _____

C/No: JTDKB3F940356873Gen. Cond: Good / 0 / Poor / BurntSteering: Inor 0 / Jammed / Leaked / Burnt orBrake: Inor 0 / Jammed / Leaked / Burnt orMod: Nil / S/Rim / STD 0 / R/Rim orTyre Size: F: 195/65R15

R: _____

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

TOYO / YOKO or Wet/bla

Front: _____ Rear: _____

R/Bal. 7 mm R/Bal. 7 mmL/Bal. 7 mm L/Bal. 7 mmD.O.A. 28/9/2 D.O.I. 1/10/2Survey held at CDHE (Loyang)

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

Rear n/a

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

EQ
PIR

Date/Time, File Pass to)

☐ : Prel. Report

1)

☐ : Final Report

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:

3 + RS. \$1

Photos

Others

TOTAL

p1/p1 \$830.95 / Rep \$1,045.90 / 55.73 %



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/EQ18017798/K1fb3		
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 02-10-2018		
		Code : EQI		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SJA 4518Z	Veh. Inspected	SHA 3069H	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	02/10/2018	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	28/09/2018	Inspection Date	01/10/2018	
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.				



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/EQ118017798/K1fb3

Date: 02.10.2018

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SHA3069H

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 01.10.2018 at the premises of M/s ComfortDelGro Engineering Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	1,876.85
Revised Estimate Amount	: S\$	830.95
"Check" Items Amount	: S\$	326.25
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
Rear N/S portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 2 days

Yours faithfully,

KALVIN ANG
Licensed Appraiser

Date/Time: 01.10.2018 08:24 Page : 1

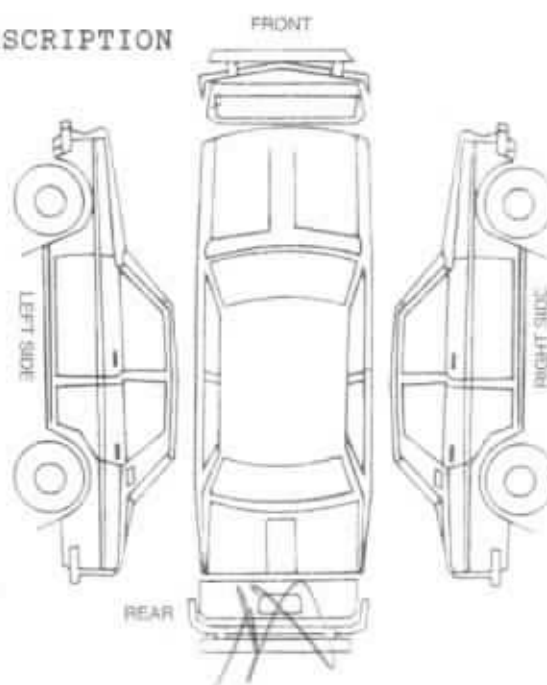
Team: ARC Repair TP(CLS0)1 **JOB CARD** Sales Order: JC NO.: 305219498

MEMBER NO.	COMFORT TRANSPORTATION PTE LTD	REGN NO.:	SHA3069H	MILEAGE
ISS	7010045	MAKE:	TOYOTA	FUEL
(R)	383 SIN MING DRIVE	MODEL	PRIUS HYBRID(G4)	E 1/2 F
(P)	Singapore SINGAPORE 575717	DATE/TIME IN	29.09.2018 11:40	TARGET DATE
UNT CARD NO.	65508755	YR OF MANU.	07.09.2017	COMPLETION DATE/TIME
		CHASSIS CODE	JTDKB3FU403563873	

JOB DESCRIPTION

Accident Date: 28.09.2018
NATURE: 3P 28.09.18

S/NO LABOR CODE DESCRIPTION



KEYED & PASSED OUT BY: _____

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

Damage Slip

Exit Pass

Vehicle No.: SHA3069H FZ EQ

Vehicle No.: SHA3069H

Service Advisor

Signature/Date

Name of Service Advisor

Date

Returned to Service Reception upon collection

To be kept by Security Guard

COMFORTDELGRO ENGINEERING

Our Job Ref No : 305219498

Date : 02.10.2018

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508969
Fax: 6546 8156

FINALIZATION FORM

To : LKK

Fax :

Attn : KALVIN

Vehicle Reg No. : SHA3069H

Date of Accident : 28.09.2018

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

1. The repair job shall bill to: EQ — SJA4518Z
2. The finalized amount shall be:

(a) Spare Parts after List discount		\$430.95
(b) Labour Charges		\$400.00
Total for Part-By-Part Repair Cost		\$830.95
(c) Lumpsum Repair (if applicable)		
Total for Lumpsum repair cost after Less: 20%		\$0.00
Final Lumpsum Repair cost		\$0.00

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 : FAUZY BIN MOKHTAR

Tel : 62148319

Fax : 65468156

Signature : 

Name : Calvin

Date : 2/10/18

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		N		
3. Survey Fees				
4. LTA Search Fee	7.49			
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

REPAIR ESTIMATE

VEHICLE NO : SHA 3069H

1/10/2018 9:58

MAKE :

MODEL : TOYOTA PRIUS

PARTS DESCRIPTION	QTY	UNIT PRICE	AMOUNT
REAR BUMPER <i>X 1 per</i>			\$ 458.60
REAR BUMPER RE-INFORCEMENT <i>X 1</i>			\$ 322.30
REAR BUMPER UNDER COVER <i>- returned</i>			\$ 552.60
REAR BUMPER SIDE RETAINER <i>X 1</i>			\$ 112.70
REAR BUMPER CLIPS <i>- 1</i>			\$ 22.00
SUB TOTAL			\$ 1,468.20
LESS 25%			\$ 367.05
DISCOUNTED TOTAL			\$ 1,101.15
REAR BUMPER REVERSE SENSOR <i>X 1</i>			\$ 135.70
REAR BUMPER RUBBER MAT <i>X 1</i>			\$ 50.00
			\$ 185.70
LABOUR CHARGE			
Panel Beating			\$ 220.00
Spray Painting Charge			\$ 220.00
Wiring Charge			\$ 30.00
Remove/Refix Reverse Sensor			\$ 120.00
TOTAL LABOUR			\$ 590.00
ESTIMATE TOTAL			\$ 1,876.85

NETT
NETT

/Kali (KK)

1/10/18 1015 hrs.

2 Dg.

P/P

Before Part photo.

LKK Auto Consultants hence notify the Repairer of the following:

- To survey before/after spray painting
- To display damaged parts during survey
- Parts prices are subject to 1.5% discount
- Third party survey is on a "Without Prejudice" basis
- No illegal modification allowed
- Supplementary claim will be reviewed and is subject to final approval from Insurance Company

Acknowledged by Repairer:

Signature:

Date:

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.

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

JOB NO : 305219498
REGN NO : SHA3069H
MILEAGE : 0000000000
MAKE : TOYOTA
MODEL : PRIUS HYBRID(G4)
DATE OF REGN : 07.09.2017
DATE/TIME IN : 29.09.2018 11:40
ACCIDENT DATE : 28.09.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0302-2287-G PRIG4 GUARD-REAR BUMPER C 1 552.60 25.00 414.45

0002 04-01-0302-2267-G PRVC BUMPER PIECE 10 22.00 25.00 16.50

SUB-TOTAL : 430.95

JOB NATURE

0000 L PANEL BEATING 200.00

0001 L SPRAY PAINTING CHARGE 200.00

SUB-TOTAL : 400.00

TOTAL : 830.95

AUTHORISED : YES / NO

MVA NAME & SIGNATURE

DATE :

SURVEYOR NAME & SIGNATURE

DATE :

REPAIR ESTIMATE

1/10/2018 9:58

MAKE :

MODEL : TOYOTA PRIUS

MODEL	PARTS DESCRIPTION	QTY	UNIT PRICE	AMOUNT
TOTOTA PRIUS	REAR BUMPER X <i>1st</i>			\$ 458.60
	REAR BUMPER RE-INFORCEMENT ?			\$ 322.30
	REAR BUMPER UNDER COVER ✓			\$ 552.60
	REAR BUMPER SIDE RETAINER .'			\$ 112.70
	REAR BUMPER CLIPS ✓			\$ 22.00
	SUB TOTAL			\$ 1,468.20
	LESS 25%			\$ 367.05
	DISCOUNTED TOTAL			\$ 1,101.15
	REAR BUMPER REVERSE SENSOR X			\$ 135.70
	REAR BUMPER RUBBER MAT X			\$ 50.00
				\$ 185.70
	LABOUR CHARGE			
	Panel Beating			\$ 220.00
	Spray Painting Charge			\$ 220.00
	Wiring Charge			\$ 30.00
	Remove/Refix Reverse Sensor			\$ 120.00
	TOTAL LABOUR			\$ 590.00
	ESTIMATE TOTAL			\$ 1,876.85

NETT
NETT

200
200
X
X

Kaluh (KK)
1/10/18 1015 hrs.
2 Qty.
P/P
Before Part photo.

LKK Auto Consent to finance notify
the Repairee of the following:
• To inform us of "any" accident involving insurance
• To allow us to inspect your vehicle at any time
• Parts must be replaced with original equipment
• Third party liability cover must be maintained
• No illegal modifications to the vehicle
• Supplementary cover must be maintained and
is subject to the approval of our Insurance Company

Acknowledged by Repairee
Signature:
Date:

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.

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Thursday, 22 November 2018 3:21 PM
To: 'Jim Wong See Pah'
Subject: RE: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28/09/2018

Importance: High

WITHOUT PREJUDICE

Our Ref: CC3/EQI18017798/K1fb3
Your Ref: T0918/ SHA 3069H/ JW(st)

Dear Jim,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28.09.2018

We refer to the above matter.

We hereby confirmed settlement as below:

1. Cost of Repair (w/GST)	S\$ 889.12
2. Loss of Rental (\$125.40 x 3 days)	S\$ 376.20
3. Loss of Income (\$50.00 x 3 days)	S\$ 150.00
4. LTA search	<u>S\$ 7.49</u>
	<u>S\$ 1,422.81</u>

Please take note that no DV is require and we will proceed to close the matter for payment processing.

"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)



Auto
Consultants
Pte Ltd

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From: Jim Wong See Pah [mailto:jimwong@cdge.com.sg]
Sent: Thursday, 22 November 2018 3:10 PM
To: Poh Kin (LKKAUTO) <pohkin@lkkauto.com>
Subject: Re: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28/09/2018

Dear Mr Chong

We counter propose 3 days for the loss of income & rental claim.

Others agreeable.

Thank you.

Best Regards
Jim Wong
Claims Dept / ComfortDelgro Engineering Pte Ltd

From: Poh Kin (LKKAUTO) <pohkin@lkkauto.com>
Sent: Thursday, 22 November 2018 3:05 PM
To: Jim Wong See Pah
Subject: RE: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28/09/201

WITHOUT PREJUDICE

Our Ref: CC3/EQI18017798/K1fb3
Your Ref: T0918/ SHA 3069H/ JW(st)

Dear Jim,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28.09.2018

We refer to the above matter.

Towards an amicable settlement and without admission of liability to our Insured's part, we offer settlement as below:

1. Cost of Repair (w/GST)	S\$ 889.12
2. Loss of Rental (\$125.40 x 2 days)	S\$ 250.80
3. Loss of Income (\$50.00 x 2 days)	S\$ 100.00
4. LTA search	<u>S\$ 7.49</u>
	<u>S\$ 1,247.41</u>

Kindly confirm acceptance.

Your prompt reply will be very much appreciated.

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

Sent: Wednesday, 7 November 2018 11:00 AM

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

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

Subject: Re: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28/09/2018

Dear Mr Chong

Please find the attached video footage.

Thank you.

Best Regards

Jim Wong

Claims Dept / ComfortDelgro Engineering Pte Ltd

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

Sent: Monday, 5 November 2018 5:32 PM

To: Jim Wong See Pah

Cc: Hsiao Tong (LKKAuto)

Subject: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28/09/2018

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Our Ref: CC3/EQ18017798/K1fb3

Your Ref: T0918/ SHA 3069H/ JW(st)

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Monday, 5 November 2018 5:33 PM
To: 'Jim Wong See Pah'
Cc: Hsiao Tong (LKKAUTO)
Subject: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28/09/2018
Attachments: OI sketch plan and statement.pdf
Importance: High

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Our Ref: CC3/EQI18017798/K1fb3
Your Ref: T0918/ SHA 3069H/ JW(st)

Dear Jim,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ON 28/09/2018

We refer to the above matter and your letter of demand dated 8th October 2018.

We would like to request a copy of **video footage** as stated in your client accident report to justify your client's claim smoothly and promptly as per our Principal instruction.

Attached herewith a copy of our insured's accident report statement for your perusal.

Your prompt reply will be 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.

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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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Shu Pei (LKKAuto)

From: Justin Wong <justin.wong@eqinsurance.com.sg>
Sent: Tuesday, 2 October 2018 5:54 PM
To: Shu Pei (LKKAuto)
Cc: Admin A; Poh Kin (LKKAuto)
Subject: RE: Direct Settlement - Accident Involving SJA4518Z (OI : EQI - TBA) AND SHA3069H (TP : LKK REF - CC3/EQI18017798/K1fb3) on 28.09.2018
Attachments: OI GIA - SJA4518Z.PDF

Der Shu Pei,

Please find our insured GIA report.

Kindly note the both parties reported conflicting versions of the accident.

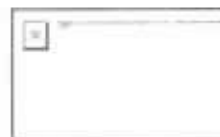
Do obtain video evidence from third-party to confirm liability before direct settlement.

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:shupeil@lkkauto.com]
Sent: Tuesday, October 2, 2018 5:48 PM
To: Justin Wong <justin.wong@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Poh Kin (LKKAuto) <pohkin@lkkauto.com>
Subject: Direct Settlement - Accident Involving SJA4518Z (OI : EQI - TBA) AND SHA3069H (TP : LKK REF - CC3/EQI18017798/K1fb3) on 28.09.2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHA 3069H 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 Poh Kin and he can be contacted at DID: 6841-2132.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Our Ref : T 0918 / SHA3069H /JW(st)

Your ref :

Date : 08-Oct-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

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
55 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
501 Yishun Industrial Park A
Singapore 768732

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHA3069H YOUR INSURED SJA4518Z
AND OTHER ON 28.09.18

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : **SHA3069H** 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 **SJA4518Z** we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 889.12
2	4 days Loss of Rental @ \$ 125.40 per day	\$ 501.60
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 :	\$ 1,398.21

HIRER'S CLAIM

7 4 days Loss of Income @ \$ 80.00 per day \$ 320.00
Total Claims: \$ 1,718.21

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 : SJA4518Z
c) GIA / Police report/s of : SHA3069H
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.



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/EQ118017798/K1fb3

10th November 2018

MUHAMMAD ERMAN BIN JOHARI

Block 203 Choa Chu Kang Avenue 1,
#02-43,
Singapore 680203.

Attn: Mr Ahmad Kamal Bin Muhammad Erman

Dear Sir,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJA 4518Z AND SHA 3069H ALONG JUNCTION OF CHOA CHU KANG ROAD AND BUKIT TIMAH ROAD ON 28.09.2018.

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 video footage 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,

Poh Kin, Chong

Case Handler

DID: 6841 2132

FAX: 6741 4108

Email: pohkin@lkkauto.com

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

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING
ALONGTOYOTA PRIUS SHA3069H , SJA4518Z ON 28-Sep-18 19:30
CHOA CHU KANG RD X JUNCTION OF UPP. BT. TIMAH RD.

1 / We

TAN CHOW TIAM

(Hirer) NRIC No.: S1321823D

and/or

NG NAM HAI

(Relief) NRIC No.: S1592978B

Taxi Number

SHA3069H

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

29-Sep-2018

Name of Hirer

TAN CHOW TIAM

Hirer NRIC

S1321823D

Signature :



Address

167 PETIR ROAD #13-138
670167

Contact No.

97389744

Name of Relief

NG NAM HAI

Relief NRIC

S1592978B

Signature :



Address

142 PETIR RD #07-29B
670142

Contact No.

81832159

GST REG. NO. M2-8921817-3

TAX INVOICE

(COMPANY REG. NO.): 199506048W
Page: 1

8010325

RQ INSURANCE COMPANY LIMITED

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

CONTACT NO: 62239433

VEHICLE NO
SHA3069H

MAKE
TOYOTA

MODEL
PRIUS HYBRID(G4)

DATE OF REG
07.09.2017

CHASSIS CODE
JTDKB3FU403563873

INV. NO/DATE
91400202 08.10.2018

JOB NO.
305219498

ODOMETER READING

DATE/TIME IN
29.09.2018 11:40

Description : 3P 28.09.18

S/No	Part No.		Qty	Unit Price	%Disc	Net
PART REQUISITION						
0001	04-01-0302-2287	PRIG4 GUARD-RRAR BUMPER C	1	552.60	25.00	414.45
0002	04-01-0302-2267	PRVC BUMPER PIECE	10	2.20	25.00	16.50
SUB-TOTAL:			:			430.95

JOB NATURE

0001	L	PANEL BEATING	200.00		200.00
0002	L	SPRAY PAINTING CHARGE	200.00		200.00
SUB-TOTAL:			:		400.00

I HEREBY TAKING ALL RESPONSIBLE UNFETTERED ADMIT THIS TRUST OR ACCIDENTAL DAMAGE THE COMPANY ACCEPTS NO RESPONSIBILITY FOR LOSS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES AND COMPANY WILL NOT BE A COVERED RISK

1. CUSTOMER SHALL SUSPECT THEIR VEHICLE IMMEDIATELY AFTER DELIVERY AND SHALL NOTIFY THE COMPANY WITHIN 24 HOURS OF THE NOTICE IN WRITING TO THE COMPANY OR ANY COMPLAINTS WITHIN 24 HOURS OF THE NOTICE TO HAVE BEEN ADVISED IN WRITING TO THE COMPANY

2. INTEREST OF 1% PER ANNUM WILL BE CHARGED ON ALL THE PAYABLES WHICH ARE NOT PAID WITHIN 10 DAYS OF THE DATE OF INVOICING BY THE COMPANY AND WITHIN THE 10 DAYS OF THE DATE OF INVOICING BY THE COMPANY TO HAVE BEEN ADVISED IN WRITING TO THE COMPANY

3. PLEASE REPAIR THE DAMAGE IMMEDIATELY WITHIN 24 HOURS AND ADVISE THE COMPANY OF ANY DEFECTS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIVING THE COMPANY DOES NOT HOLD FROM THE CUSTOMER FOR COMPANY WILL BE A COVERED RISK

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	91400202	889.12	

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 2

8010325

BQ INSURANCE COMPANY LIMITED

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

CONTACT NO: 62239433

VEHICLE NO
SHA3069H

MAKE
TOYOTA

MODEL
PRIUS HYBRID(G4)

DATE OF REG
07.09.2017

CHASSIS CODE
JTDKB3FU403563873

INV. NO/DATE
91400202 08.10.2018

JOB NO.
305219498

DIAGNOSTIC READING

DATE/TIME IN
29.09.2018 11:40

Items total	830.95
Add GST @ 7.000 %	58.17
Invoice amount	889.12

Issued by : KATHKRINETAN 08.10.2018 08:47:39
Repair type : CLSO/57/57
Payment type/Term: /Credit 30 days

1. VEHICLE TAKING OUT FOR REPAIRS SHALL BE IMMEDIATELY DELIVERED TO THE CUSTOMER UPON COMPLETION OF THE REPAIRS. THE COMPANY ACCEPTS NO RESPONSIBILITY FOR ANY LOSS OR DAMAGE TO THE VEHICLE OR ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

2. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

3. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

4. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

5. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

6. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

7. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

8. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

9. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

10. THE COMPANY SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS. THE CUSTOMER SHALL BE RESPONSIBLE FOR THE SAFETY OF THE VEHICLE AND ITS CONTENTS DURING THE REPAIRS.

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	91400202	889.12	

Our Ref: CT18090823

Date: 05 October 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	28/09/2018 @ 19:30 hrs
ALONG	CHOA CHU KANG RD X JUNCTION OF UPP. BT. TIMAH RD.
INVOLVING	SJA4518Z

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 **SHA3069H** (the "Taxi"). The Taxi was hired to **TAN CHOW TIAM IC NO S1321823D** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** 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.

[illegible]



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

To : M/s EQ INSURANCE COMPANY LTD

Date: 30/11/2018

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	SJA 4518Z (Insd Veh)	Your Ref. No. : DMPPHQ17-006286
	SHA 3069H (TP Veh)	Our Ref. No. : CC3/EQI18017798/K1fb3q2
Date of Accident	28/9/2018	

Liability	100%	
Final Repair Cost	: \$ 889.12	
Loss of Income	: \$ 150.00	3 days
Rental (If any)	: \$ 376.20	3 days
Others:	: \$ 7.49	
	: \$	
	1,422.81	
Final Settlement Sum	: \$ 1,422.81	
Remarks	:	

Payment Instruction: Payee's Breakdown		
1)	COMFORTDELGRO ENGINEERING PTE LTD	: \$ 1,422.81
		: \$

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 Automobile				
EQ INSURANCE COMPANY LTD		Ref : CC3/EQI18017798/K1fb3q2		
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 30-11-2018		
		Code : EQI		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SJA 4518Z	Veh. Inspected	SHA 3069H	
Policy No.	DMPPHQ17-006286	Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	01/10/2018	
2. Vehicle Particulars & Condition				
Make & Model	TOYOTA PRIUS	c.c	1798	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	JTDKB3FU403563873	Colour	BLUE	
Odometer	119840	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	WEST LAKE	7 mm	
L/H Front Tyre	195/65 R15	WEST LAKE	7 mm	
R/H Rear Tyre	195/65 R15	WEST LAKE	7 mm	
L/H Rear Tyre	195/65 R15	WEST LAKE	7 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR N/S PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	28/09/2018	Inspection Date	01/10/2018	
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. SHA 3069H

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	REAR BUMPER	TO REPAIR SEE LABOUR	458.60	-
1	REAR BUMPER REINFORCEMENT	SERVICEABLE	322.30	-
1	REAR BUMPER UNDER COVER	DEFORMED	552.60	552.60
1	REAR BUMPER SIDE RETAINER	SERVICEABLE	112.70	-
1	REAR BUMPER CLIPS	NECESSARY	22.00	22.00
	LESS 25% DISCOUNT		-367.05	-143.65
			1,101.15	430.95
	<u>SPECIAL NETT ITEMS</u>			
1	REAR BUMPER REVERSE SENSOR (SN)	SERVICEABLE	135.70	-
1	REAR BUMPER RUBBER MAT (SN)	NOT NECESSARY	50.00	-
			185.70	-
	<u>LABOUR</u>			
	PANEL BEATING .INCLUSIVE OF THE REPAIR OF REAR BUMPER .		220.00	200.00
	SPRAY PAINTING CHARGE.		220.00	200.00
	WIRING CHARGE.	NOT NECESSARY	30.00	-
	REMOVE/REFIX REVERSE SENSOR .	NOT NECESSARY	120.00	-
			590.00	400.00
	GRAND TOTAL		1,876.85	830.95
RECOMMENDED COST OF REPAIRS				830.95

Report Ref No. CC3/EQ118017798/K1fb3q2

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.