

RE: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18HO02949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Joel Goh <joel.goh@eqinsurance.com.sg>

Thu 23/4/2020 10:51 AM

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

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

Dear Hsiao Tong

Please proceed to offer 50% liability for direct settlement.

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.

Best Regards,
Joel Goh

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-

00 Tower Block MND

Complex Singapore

069110

did 65 6500 6772 | tel 65

6223 9433 ext 772 |

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 immediately and delete all copies of it.

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

Sent: Thursday, April 23, 2020 8:31 AM

To: Joel Goh

Cc: Admin A

Subject: Re: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18HO02949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Hi Joel,

We spoken to OI PIC Mr Khiertih on 29/04/2019 and follow up an email to OI. There was no feedback from OI after our email sent out.

Kindly advise further instruction in order for us to proceed further.

Thanks.

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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Joel Goh <joel.goh@eqinsurance.com.sg>

Sent: Wednesday, 22 April 2020 4:08 PM

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

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

Subject: RE: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18HO02949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Dear Hsiao Tong

Please advise if insured confirmed via writing or email.

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.

Best Regards,
Joel Goh

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-

00 Tower Block MND

Complex Singapore

069110

did 65 6500 6772 | tel 65

6223 9433 ext 772 |

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 immediately and delete all copies of it.

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

Sent: Wednesday, April 22, 2020 11:50 AM

To: Joel Goh

Cc: Admin A

Subject: Re: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18H002949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Hi Joel,

We refer to the above matter.

Our surveyor had reviewed the matter. Third party damages was on the right front portion while our insured vehicle had sustained damages on the left front portion. It is likely that there was collision between both vehicles.

We have informed insured on this third party claim. Insured is not sure if there is any collision and will let insurance to handle.

In view of the conflict of report, kindly advise if we may consider 50/50 settlement or else advise further instruction.

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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | 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, 6 September 2019 12:31 PM

To: Joel Goh <joel.goh@eqinsurance.com.sg>

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

Subject: RE: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18H002949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Hi Joel,

According to third party, accident scene photos are derived from the bus cctv footage. When bus cctv is not available, there will be no accident scene photo as well.

Please advise further 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: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Friday, 30 August 2019 8:58 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18HO02949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Dear Hsiao Tong

Does third party have any scene photo?

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-

00 Tower Block MND

Complex Singapore

069110

did 65 6500 6772 | tel 65

6223 9433 ext 772 |

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 immediately and delete all copies of it.

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Friday, August 30, 2019 8:37 AM
To: Joel Goh
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18HO02949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Hi Joel,

We refer to the above matter.

Third party has not video footage on this matter.

Please advise further 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: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Monday, 29 July 2019 1:00 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Poh Kin (LKKAuto) <pohkin@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18HO02949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Dear Mei Kwan

Attached LOD from third party.
Please assist to handle this matter.

Best Regards,

Joel Goh
Executive | Claims

**EQ Insurance Company Limited**

5 Maxwell Road #17-

00 Tower Block MND

Complex Singapore

069110

did 65 6500 6772 | tel 65

6223 9433 ext 772 |

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 immediately and delete all copies of it.

From: Joel Goh**Sent:** Friday, November 16, 2018 11:15 AM**To:** 'Mei Kwan (LKKAuto)'**Cc:** 'Vic (LKKAuto)'; 'Poh Kin (LKKAuto)'; 'Admin A'**Subject:** RE: Direct Settlement - Accident Involving SLP1947K (OI : EQI - DM18H002949-JG) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Dear Mei Kwan

Attached insured's accident report for your attention.

Please assist to request for a copy of third party's accident video footage for us to review before any settlement.

Best Regards,

Joel Goh

Executive | Claims

**EQ Insurance Company Limited**

5 Maxwell Road #17-

00 Tower Block MND

Complex Singapore

069110

did 65 6500 6772 | tel 65

6223 9433 ext 772 |

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 immediately and delete all copies of it.

From: Joel Goh**Sent:** Wednesday, October 31, 2018 2:22 PM**To:** 'Mei Kwan (LKKAuto)'**Cc:** Vic (LKKAuto); Poh Kin (LKKAuto); Admin A**Subject:** RE: Direct Settlement - Accident Involving SLP1947K (OI : EQI - TBA) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

Dear Mei Kwan

Our insured has not reported this accident.

Best Regards,

Joel Goh

Executive | Claims

**EQ Insurance Company Limited**

5 Maxwell Road #17-

00 Tower Block MND

Complex Singapore

069110

did 65 6500 6772 | tel 65
6223 9433 ext 772 |
fax 65 6223 4190
www.eqjinsurance.com.sg



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately and delete all copies of it.

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

Sent: Wednesday, October 31, 2018 10:19 AM

To: Joel Goh

Cc: Vic (LKKAuto); Poh Kin (LKKAuto); Admin A

Subject: Direct Settlement - Accident Involving SLP1947K (OI : EQI - TBA) AND SMB268E (TP : LKK REF - CC3/EQI18019492/Nha3) on 09/10/2018

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMB 268E at M/s SMRT Automotive Services Pte Ltd (Woodlands) on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

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

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 Vic and he can be contacted at DID: 6841 2096.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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