

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>

Tue 22/6/2021 1:19 PM

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

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

Dear Hsiao Tong

Noted with thanks.

Please proceed to close this matter.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -reachable by phone or email.

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be conducted on a prior agreed appointment basis.

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



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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) <chewht@lkkauto.com>

Sent: Monday, 21 June 2021 9:09 AM

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

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 Joel,

We refer to the above matter.

We have offered third party at a 50% global sum of \$850.00(all-in) 25/04/2020. Up to date, we did not receive any response from Third Party.

In view of non-development from the third-party, kindly advise if we may proceed to close file and submit WP report to your good office.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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

Sent: Thursday, 23 April 2020 10:51 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

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



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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 Khiertiii 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



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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 - DM18H002949-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



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00 Tower Block MND
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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

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fax 65 6223 4190

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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 - DM18HO02949-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
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069110

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fax 65 6223 4190

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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

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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.

7/7/2021

Mail - Hsiao Tong (LKKAuto) - Outlook

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)

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Sunday, 9 May 2021 1:07 PM
To: Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA/Buses)
Subject: Re: OUR REF: BUS/10/18/7009; YOUR REF: SLP1947K; ACCIDENT INVOLVING SMB268E & SLP1947K ON 10.10.18 ALONG WOODLANDS CENTRE ROAD

Without Prejudice

Dear Sirs/mdm,

We refer to the above matter and our offer dated 25/04/2020.

Please confirm acceptance.

Thanks.

"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,
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: Wednesday, 17 March 2021 1:54 PM
To: Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA/Buses) <FooChitYan@smrt.com.sg>
Subject: RE: OUR REF: BUS/10/18/7009; YOUR REF: SLP1947K; ACCIDENT INVOLVING SMB268E & SLP1947K ON 10.10.18 ALONG WOODLANDS CENTRE ROAD

Without Prejudice

Dear Sirs/mdm,

We refer to the above matter and our offer dated 25/04/2020.

Please confirm acceptance.

Thanks.

"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,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Friday, 22 January 2021 7:35 AM

To: Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA/Buses) <FooChitYan@smrt.com.sg>

Cc: Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <TanWeiTeck@smrt.com.sg>; Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>

Subject: RE: OUR REF: BUS/10/18/7009; YOUR REF: SLP1947K; ACCIDENT INVOLVING SMB268E & SLP1947K ON 10.10.18 ALONG WOODLANDS CENTRE ROAD

Without Prejudice

Dear Sirs/mdm,

We refer to the above matter and our offer dated 25/04/2020.

Please confirm acceptance.

Thanks.

“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,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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

Sent: Sunday, 15 November 2020 12:24 PM

To: Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA/Buses) <FooChitYan@smrt.com.sg>

Cc: Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <TanWeiTeck@smrt.com.sg>; Karen Chan Siau Chin

(Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>

Subject: Re: OUR REF: BUS/10/18/7009; YOUR REF: SLP1947K; ACCIDENT INVOLVING SMB268E & SLP1947K ON 10.10.18 ALONG WOODLANDS CENTRE ROAD

Without Prejudice

Dear Sirs/mdm,

We refer to the above matter and our offer dated 25/04/2020.

Please confirm acceptance.

Thanks.

"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,

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: Thursday, 27 August 2020 4:28 PM

To: Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA/Buses) <FooChitYan@smrt.com.sg>

Cc: Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <TanWeiTeck@smrt.com.sg>; Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>

Subject: RE: OUR REF: BUS/10/18/7009; YOUR REF: SLP1947K; ACCIDENT INVOLVING SMB268E & SLP1947K ON 10.10.18 ALONG WOODLANDS CENTRE ROAD

Without Prejudice

Dear Sirs/Mdm,

Attached as requested. Thanks.

"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,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA/Buses) <FooChitYan@smrt.com.sg>

Sent: Monday, 24 August 2020 2:09 PM

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

Cc: Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <TanWeiTeck@smrt.com.sg>; Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>

Subject: OUR REF: BUS/10/18/7009; YOUR REF: SLP1947K; ACCIDENT INVOLVING SMB268E & SLP1947K ON 10.10.18 ALONG WOODLANDS CENTRE ROAD

Without Prejudice

Dear Hsiao Tong,

We refer to your email dated 22.05.20.

Please let us have a copy of SLP1947K damaged coloured photographs to assess on the damages.

Kindly let us hear from you soon

Kind Regards,

Jimmy Foo

Claims and Insurance Agency

Direct line +65 6556 3521 | ChitYan@smrt.com.sg

6 Ang Mo Kio Street 62

Singapore 569140



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

Sent: 22 May 2020 16:26

To: Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA/Buses) <FooChitYan@smrt.com.sg>

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

Subject: Re: OUR REF: BUS/10/18/7009; YOUR REF: SLP1947K; ACCIDENT INVOLVING SMB268E & SLP1947K ON 10.10.18 ALONG WOODLANDS CENTRE ROAD

Without Prejudice

Hi Jimmy,

Thank you for your email.

I have offered at a global sum of \$850.00(all-in) on 25/04/2020.

Please confirm acceptance. Thanks.

Re: Bus Footage Not Available - BUS/10/18/7009/AW -Accident involving SMB268E and SLP1947K on 9 Oct 2018 along Wo



Hsiao Tong (LKKAuto)

Sat 25/4/2020 12:01 PM

To: Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>; Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses) <TanWeiTeck@smrt.com.sg>
Cc: Admin A



Police Report_SLP1947K.pdf

590 KB

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no concrete evidence(ie: Video footage) yet to support either party's version. perusal.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litig claim.

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 re 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

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 in

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)

"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,

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: Foo Chit Yan (Auto Svcs/Claims & IA/Claims & IA/Buses) <FooChitYan@smrt.com.sg>

Sent: Friday, 22 May 2020 3:46 PM

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

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

Subject: OUR REF: BUS/10/18/7009; YOUR REF: SLP1947K; ACCIDENT INVOLVING SMB268E & SLP1947K ON 10.10.18 ALONG WOODLANDS CENTRE ROAD

Without Prejudice

Dear Hsiao Tong,

We refer to your email dated 09.08.19

Please note that no CCTV video footage available since this accident is on October 2018.

Based on our client's GIA report, he quoted "suddenly one saloon car bearing registration number: SLP1947K which was travelling on the same direction side swipe against the front right part of my bus. The saloon car driver did not stop his car and went straight towards Woodlands Checkpoint direction." Our client's driver managed to capture your insured's vehicle number and report to the police. Hence, this accident did happened and your insured is liable for the accident.

The accident was caused due to the entire negligence of your insured encroached lane while our client is moving straight, thus BOLA S16 apply.

Without any admission of liability, we are prepared to recover our client's losses \$1,798.00 in full and final settlement as follow:

Cost of Repair: \$1,241.00

Loss of Use: \$550.00 (\$275.00 x 2 days)

LTA receipt: \$7.00

Total: \$1,798.00

Kindly let us hear from you soon

Kind Regards,

Jimmy Foo
Claims and Insurance Agency
Direct line +65 6556 3521 | ChitYan@smrt.com.sg
6 Ang Mo Kio Street 62
Singapore 569140



Khanchna (LKK Auto)



/ER: NUR JULAIHA

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC3/EQI18019492/Nha3
Your Ref: SLP1947K

ROSET LIMOUSINE SERVICES PTE LTD
Attn: Mr. Khierthii

Dear Sir/Madam,

ACCIDENT INVOLVING SLP1947K & SMB268E ON 09/10/2018 AT WOODLANDS CENTRE ROAD

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 10/05/2019, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

Thank you.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)