

INSURANCE OWNER

Justin JOK cc 4, 621 180 2068, T1 pa3 9

LKK:  
IDAC:

Signature:

Taufiq

DOI:

ASSIGNMENT

27/11/18

Date / Time

21/11/18

Registered in Merimen:

Pre-assign / CCU / FTE

YN 6721 T



Insured Vehicle No.

Name of Insured

Insured Tel No.

HP:

Excess See II:SS

D.O.A:

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: % Final ? Yes / No

SKJ 4156A



INSRS:

WSP: nova

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

27/11  
CHT

SKJ 4156A-X: YN 6721 T-X

12/12/18 - ✓ TP video

12/11/18 - Email TP video to Justin

12/11/18 - Sent letter to OI and email

22/11/19 - FCE → MK to close

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

( days) Reduction:

%

Email ☐ Call ☐

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Final Liability:

%

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

If No or B 28, Ass. Lia:

Repair Cost:

SS

Loss of Rental (LOR):

SS

( days)

Loss of Use (LOU):

SS

(\$ x days)

Loss of Income (LOI):

SS

(\$ x days)

LOR only ☐ LOU only ☐LOR + LOU ☐ LOR + LOI ☐

GIA/LTA Search

SS

Medical:

SS

Disbursement:

SS

Legal Cost

SS

Total:

SS 3319.00

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Payee 1:

SS

Payee 2: (Strike if N.A.)

SS

Payee 3: (Strike if N.A.)

SS

Name 1:

Name 2:

Name 3:

Mova Automotive Pte Ltd.

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$400.00

29/11/19

01  
3041  
01



**Main Office:**

Mova Building  
No. 22, Jalan Kilang,  
Singapore 159419  
Tel: (65) 6476 3333  
Fax: (65) 6271 5891  
www.mova.com.sg

**Workshop Dept:**

Block 100B,  
Bukit Merah Lane 3,  
#01-04/06/08/04  
Singapore 159722  
Tel: (65) 6272 3892  
Fax: (65) 6270 8314  
Co. Reg. 198904033G  
GST Reg. M2-0088864-2

# Estimate

21/11/2018

**EQ INSURANCE CO LTD**  
**5 MAXWELL ROAD**  
**#17-00 TOWER BLOCK MND COMPLEX**  
**SINGAPORE 069110**

Attention :- **XA039**

Page # :- 1

Veh # :- SKJ4156A

Veh Model :- MAZDA 3

Estimate# :- CK418297

Claim # :- TP/CK133243

ACC. Date :- 18/11/18

Terms :- C.O.D Days

Remarks :- MFG 15 MAY 2009 (7009)

No.	Description	Qty	U.Price	Amounts S\$
<b>LIST ITEMS :</b>				
1.	HEADLAMP RH	1 PC	2,471.00	2,471.00
2.	HEADLAMP LOWER BRACKET RH	1 PC	16.00	16.00
3.	FRONT FOGLAMP GARNISH RH	1 PC	84.00	84.00
4.	FRONT BUMPER SIDE RETAINER RH	1 PC	39.00	39.00
5.	FRONT BUMPER CLIPS	10 PC	5.00	50.00
6.	FRONT FENDER RH	1 PC	328.00	328.00
7.	FRONT FENDER COWLING CLIPS	10 PC	5.00	50.00
8.	BONNET - REPAIR	1 PC		
9.	FRONT BUMPER - REPAIR	1 PC		
LIST TOTAL S\$				3,038.00
20% DISCOUNT S\$				-607.60
				2,430.40

**LABOUR :**

TO INSPECT FRONT LIGHTING MECHANISM

TO REPAIR ON BONNET & FRONT BUMPER. TO  
REPLACE DAMAGED ITEMS REALIGN CONNECTION

TO RUST PROOF ON REPAIRED AREAS

TO SPRAY PAINT ON REPAIRED AREAS

LABOUR TOTAL S\$

**LKK Auto Consultants** hence notify  
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer:

Signature:

Date:

20 50.00

300 450.00

20 50.00

500 600.00

1,150.00

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 3,580.40

GST @ 7 % 250.63

AMOUNT DUE S\$ 3,831.03

Customer's Signature/Co. Stamp **MOVA AUTOMOTIVE PTE LTD**

Tan Jiah 97415746  
"WP"  
27/12/18 @ 17:50 03 days  
Recovery after repair  
Sue Lkhantam

\* Can start repair  
immediately  
clear \*



**Main Office:**  
Mova Building  
No. 22, Jalan Klang,  
Singapore 159419  
Tel: (65) 6478 3333  
Fax: (65) 6271 5891  
www.mova.com.sg

**Workshop Dept:**  
Block 1008,  
Bukit Merah Lane 3,  
#01-04/05/08/94  
Singapore 159722

Tel: (65) 6272 3892  
Fax: (65) 6270 8314  
Co. Reg. 198904033G  
GST Reg. M2-008884-2

## Estimate

21/11/2018

EQ INSURANCE CO LTD  
5 MAXWELL ROAD  
#17-00 TOWER BLOCK MND COMPLEX  
SINGAPORE 069110

Attention :- XA039

Page # :- 1

Veh # :- SKJ4156A

Veh Model :- MAZDA 3

Estimate# :- CK418297

Claim # :- TP/CK133243

ACC. Date :- 18/11/18

Terms :- C.O.D Days

Remarks :- MFC 15 MAY 2009 (2009)

No.	Description	Qty	U.Price	Amounts S\$
LIST ITEMS :				
1.	HEADLAMP RH (H/D)	1 PC	2,471.00	2,471.00
2.	HEADLAMP LOWER BRACKET RH	1 PC	18.00	18.00
3.	FRONT FOGLAMP GARNISH RH	1 PC	84.00	84.00
4.	FRONT BUMPER SIDE RETAINER RH	1 PC	39.00	39.00
5.	FRONT BUMPER GLIPS	10 PC	5.00	50.00
6.	FRONT FENDER RH	1 PC	328.00	328.00
7.	FRONT FENDER GOWLING GLIPS	10 PC	5.00	50.00
8.	BONNET - REPAIR	1 PC		
9.	FRONT BUMPER - REPAIR	1 PC		
LIST TOTAL S\$			2,938.00	3,038.00
20% DISCOUNT S\$			- 587.60	
Pant : \$ 2350-40			2350-40	2,430.40
Lab : \$ 840-00				
\$ 3190-40				
LABOUR :				
TO INSPECT FRONT LIGHTING MECHANISM				
TO REPAIR ON BONNET & FRONT BUMPER TO REPLACE DAMAGED ITEMS REALIGN CONNECTION				
TO RUST PROOF ON REPAIRED AREAS				
TO SPRAY PAINT ON REPAIRED AREAS				
LABOUR TOTAL S\$			840.00	1,150.00

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 3,580.40

GST @ 7 % 250.63

AMOUNT DUE S\$ 3,831.03

Customer's Signature/Co. Stamp MOVA AUTOMOTIVE PTE LTD

Tan Jiah 97415749  
WP  
27/12/18 @ 17:50 03 days  
Recovery after repair  
sure (khantawut)

## Hsiao Tong (LKKAUTO)

---

**From:** Shiau Chan (LKKAUTO)  
**Sent:** Wednesday, 6 March 2019 10:00 AM  
**To:** Jacelyn; Hsiao Tong (LKKAUTO)  
**Cc:** SUR  
**Subject:** FW: FINALIZATION: SKJ4156A - TP/EQ - MAZDA 3 (DOA 18.11.2018)  
**Attachments:** FINALIZATION.PDF; IMG20181231164103.jpg; IMG20181229155608.jpg; IMG20181231164044.jpg; IMG20181231164049.jpg; IMG20181231164059.jpg; IMG20181231160001.jpg

Dear Jacelyn,

Thank you for the email.

This case is handle by Hsiao Tong.

Dear Hsiao Tong,

FYNA. [CC4/EQI18021068/T1pa3](#)

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [siewsc@lkkauto.com](mailto:siewsc@lkkauto.com) | fax: 6256-4315

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

---

**From:** Jacelyn <[jacelyn@movac.com.sg](mailto:jacelyn@movac.com.sg)>  
**Sent:** Tuesday, 5 March 2019 9:47 AM  
**To:** Taufikh (LKKAUTO) <[Taufikh@lkkauto.com](mailto:Taufikh@lkkauto.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** FW: FINALIZATION: SKJ4156A - TP/EQ - MAZDA 3 (DOA 18.11.2018)

Hi Taufikh,

Shall we close the case at global sum \$ 2,850.00? Kindly revert.

Best Regards,

Jacelyn Ooi

Estimator

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



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**From:** Jacelyn [<mailto:jacelyn@movac.com.sg>]  
**Sent:** Thursday, 31 January 2019 3:53 PM

**To:** 'Taufikh (LKK Auto)'

**Subject:** FINALIZATION: SKJ4156A - TP/EQ - MAZDA 3 (DOA 18.11.2018)

Dear Rasul,

Please find the attached 'Marking Estimate', & 'After-Paint' photographs for your reference.

We propose the finalize amount at Global Sum \$ 2,850.00. Kindly revert

Best Regards,  
Jacelyn Ooi  
Estimator  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



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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: DMCPHQ18-006610  
Our ref: CC4/EQI18021068/T1pa3

Date: 14.01.2019

The Motor Claims Department  
M/s EQ INSURANCE COMPANY LTD

**PRELIMINARY ADVICE OF VEHICLE NO.**

**SKJ 4156A**

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 27/12/2018 at the premises of M/s Mova Automotive Pte Ltd - Bukit Merah and have the following to report:-

Workshop Estimate Amount	: S\$	3,580.40
Revised Estimate Amount	: S\$	3,190.40
"Check" Items Amount	: S\$	-
Total (Including Check Items)	: S\$	3,190.40
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

**Description of Damage:**

The vehicle sustained damages at the  
Front O/S Portion



**Comments/Present Status:**

Damages Consistent

Estimated normal period for repairs: 3.0 days

Yours faithfully,

MOHD. TAUFIKH  
Licensed Appraiser

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 22 November 2018 11:47 AM  
**To:** 'Suann'  
**Cc:** Admin A  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS \*LKK REF: CC4/EQI18021068/pa3  
**Attachments:** Statement of YN 6721T.pdf

Without Prejudice

Hi Suann,

Please be informed that liability is unclear. Attached here with a copy of our insured driver accident report for your easy reference.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate and early reply.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Suann <suann@moval.com.sg>  
**Sent:** Wednesday, 21 November 2018 3:52 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** FW: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Hsiao Tong

Please advice the liability for direct settlement.

Thank you.

Best Regards

**Suanne Chiu**

Claims Asst. Manager

**MOVA Automotive Pte Ltd**

Tel: +65 6272 3892

Fax: +65 6270 8314



## Hsiao Tong (LKKAUTO)

---

**From:** Suann <suann@moval.com.sg>  
**Sent:** Monday, 10 December 2018 10:23 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS \*LKK REF: CC4/EQI18021068/pa3  
**Attachments:** Playlist\_2018-11-21\_0840\_cut\_cut.avi

Dear Hsiao Tong

Attached is the footage video.

Thank you

Best Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6272 3892  
Fax: +65 6270 8314



Connect with us on  

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---

**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Thursday, 22 November 2018 11:47  
**To:** Suann  
**Cc:** Admin A  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS \*LKK REF: CC4/EQI18021068/pa3

Without Prejudice

Hi Suann,

Please be informed that liability is unclear. Attached here with a copy of our insured driver accident report for your easy reference.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate and early reply.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Suann <[suann@nova.com.sg](mailto:suann@nova.com.sg)>

**Sent:** Wednesday, 21 November 2018 3:52 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** FW: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Hsiao Tong

Please advice the liability for direct settlement.

Thank you.

Best Regards

**Suanne Chiu**

Claims Asst. Manager

**MOVA Automotive Pte Ltd**

Tel: +65 6272 3892

Fax: +65 6270 8314



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---

**From:** Justin Wong [<mailto:justin.wong@eqinsurance.com.sg>]

**Sent:** Wednesday, 21 November 2018 15:44

**To:** Nitha

**Cc:** [jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg); 'Suann'

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Nitha,

I will assign LKK Auto Consultants for PRI.

Take note that they will be handling the direct settlement as well.

Kindly liaise with them directly.

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](http://www.eqinsurance.com.sg)

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---

**From:** Nitha [<mailto:nitha@nova.com.sg>]

**Sent:** Wednesday, November 21, 2018 3:21 PM

**To:** Justin Wong <[justin.wong@eqinsurance.com.sg](mailto:justin.wong@eqinsurance.com.sg)>

**Cc:** [jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg); 'Suann' <[suann@nova.com.sg](mailto:suann@nova.com.sg)>

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Justin,

Please assign LKK Auto Consultants Pte Ltd.

Thank you

Best Regards,

*Nitha*

Claims Officer

Nova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



---

**From:** Justin Wong [<mailto:justin.wong@eqinsurance.com.sg>]

**Sent:** Wednesday, 21 November 2018 2:58 PM

**To:** Nitha

**Cc:** [jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg); 'Suann'

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

***Without Prejudice***

***Save As To Costs***

Dear Nitha,

Kindly email all future PRS request to [equiprs@eqinsurance.com.sg](mailto:equiprs@eqinsurance.com.sg)

We refer to your email/fax on PRI on even date. **Take note that Francis is no longer with EQI.**

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please revert within 2 working days if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

<b>1) AJAX Inspection Services Pte Ltd</b> Tel: 6255 0808 Fax: 6849 9155	<b>2) Automobile Inspection Services Pte Ltd</b> Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
<b>3) LBS Automotive Appraisal Pte Ltd</b>  <b>L.B.S. Auto Consultants Pte Ltd</b>  Tel: 6281 6690 / 62832866  Fax: 6281 8748  Contact Person: Amy/ Grace	<b>4) Priority Services</b> Tel: 62934822 Fax: 62963283 Contact Person: Sharon
<b>5) Infiniti Appraisal Service</b> Tel: 9009 9001 , 96684818 Fax: 6458 7432 Contact Person: Cedric / Edward	<b>6) LKK Auto Consultants Pte Ltd</b> Tel: 6256-3561 Fax: 6741-4108
<b>7) Kelvin Automotive Appraising Services</b> Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	<b>8) Automotive Appraiser &amp; Surveying Services</b> Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee
<b>9) JP Knights Pte Ltd</b> Tel: 63450068 Fax: 63445328	<b>10) Appraisals Associates Pte Ltd</b> Tel : 67472822 Fax: 67470070 Contact Person: Jasmine

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

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](http://www.eqinsurance.com.sg)



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---

**From:** Nitha [<mailto:nitha@nova.com.sg>]

**Sent:** Wednesday, November 21, 2018 1:59 PM

**To:** Francis Ng <[francis.ng@eqinsurance.com.sg](mailto:francis.ng@eqinsurance.com.sg)>

**Cc:** [jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg); 'Suann' <[suann@nova.com.sg](mailto:suann@nova.com.sg)>

**Subject:** TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Hi Francis ,

Kindly assist to arrange surveyor and revert liability for the above mention vehicle.  
Survey request send by Fax.

Best Regards,

*Nitha*

Claims Officer

Nova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



## Hsiao Tong (LKKAuto)

---

**From:** Justin Wong <justin.wong@eqinsurance.com.sg>  
**Sent:** Monday, 17 December 2018 5:10 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Hsiao Tong,

Liability is clear against OI from TP's accident video footage.

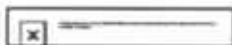
Please proceed with direct settlement.

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](http://www.eqinsurance.com.sg)



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---

**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Monday, December 17, 2018 4:46 PM  
**To:** Justin Wong <justin.wong@eqinsurance.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Hi Justin,

Attached is a copy of video footage submitted by third party for your easy reference. Liability is not in OI's favour.

We will engage insured on third party claim and proceed DS with third party.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Suann <[suann@moval.com.sg](mailto:suann@moval.com.sg)>

**Sent:** Wednesday, 21 November 2018 3:52 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** FW: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Hsiao Tong

Please advice the liability for direct settlement.

Thank you.

Best Regards

**Suanne Chiu**



Claims Asst. Manager

**MOVA Automotive Pte Ltd**

Tel: +65 6272 3892

Fax: +65 6270 8314



Connect with us on  

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---

**From:** Justin Wong [<mailto:justin.wong@eqinsurance.com.sg>]

**Sent:** Wednesday, 21 November 2018 15:44

**To:** Nitha

**Cc:** [jacelyn@moval.com.sg](mailto:jacelyn@moval.com.sg); 'Suann'

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Nitha,

I will assign LKK Auto Consultants for PRI.

Take note that they will be handling the direct settlement as well.

Kindly liaise with them directly.

Regards,

**Justin Wong**

**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](http://www.eqinsurance.com.sg)

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---

**From:** Nitha [<mailto:nitha@nova.com.sg>]

**Sent:** Wednesday, November 21, 2018 3:21 PM

**To:** Justin Wong <[justin.wong@eqinsurance.com.sg](mailto:justin.wong@eqinsurance.com.sg)>

**Cc:** [jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg); 'Suann' <[suann@nova.com.sg](mailto:suann@nova.com.sg)>

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Justin,

Please assign LKK Auto Consultants Pte Ltd.

Thank you

Best Regards,

*Nitha*

Claims Officer

Nova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



---

**From:** Justin Wong [<mailto:justin.wong@eqinsurance.com.sg>]

**Sent:** Wednesday, 21 November 2018 2:58 PM

**To:** Nitha

**Cc:** [jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg); 'Suann'

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

***Without Prejudice***

***Save As To Costs***

Dear Nitha,

Kindly email all future PRS request to [egiprs@eqinsurance.com.sg](mailto:egiprs@eqinsurance.com.sg)

We refer to your email/fax on PRI on even date. **Take note that Francis is no longer with EQI.**



We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please revert within 2 working days if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

<b>1) AJAX Inspection Services Pte Ltd</b> Tel: 6255 0808 Fax: 6849 9155	<b>2) Automobile Inspection Services Pte Ltd</b> Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
<b>3) LBS Automotive Appraisal Pte Ltd</b>  <b>L.B.S. Auto Consultants Pte Ltd</b>  Tel: 6281 6690 / 62832866  Fax: 6281 8748  Contact Person: Amy/ Grace	<b>4) Priority Services</b> Tel: 62934822 Fax: 62963283 Contact Person: Sharon
<b>5) Infiniti Appraisal Service</b> Tel: 9009 9001 , 96684818 Fax: 6458 7432 Contact Person: Cedric / Edward	<b>6) LKK Auto Consultants Pte Ltd</b> Tel: 6256-3561 Fax: 6741-4108
<b>7) Kelvin Automotive Appraising Services</b> Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	<b>8) Automotive Appraiser &amp; Surveying Services</b> Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee
<b>9) JP Knights Pte Ltd</b> Tel: 63450068 Fax: 63445328	<b>10) Appraisals Associates Pte Ltd</b> Tel : 67472822 Fax: 67470070 Contact Person: Jasmine

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

Regards,  
Justin Wong

**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](http://www.eqinsurance.com.sg)

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---

**From:** Nitha [<mailto:nitha@nova.com.sg>]

**Sent:** Wednesday, November 21, 2018 1:59 PM

**To:** Francis Ng <[francis.ng@eqinsurance.com.sg](mailto:francis.ng@eqinsurance.com.sg)>

**Cc:** [jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg); 'Suann' <[suann@nova.com.sg](mailto:suann@nova.com.sg)>

**Subject:** TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Hi Francis ,

Kindly assist to arrange surveyor and revert liability for the above mention vehicle.  
Survey request send by Fax.

Best Regards,

*Nitha*

Claims Officer

Nova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



## Hsiao Tong (LKKAUTO)

---

**From:** Week Lee Service <weekleeservice@singnet.com.sg>  
**Sent:** Tuesday, 18 December 2018 9:50 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: ACCIDENT INVOLVING YN 6721T(EQ) & SKJ 4156A ON 18/11/2018

Hi Hsiao Tong,

Received email with thanks.

Please proceed with the negotiation with the other party for the claim.

Thanks & Regards,  
August

Week Lee Service Pte Ltd  
10 Admiralty Street #02-73  
Northlink Building  
Tel: 68586686 Fax: 64874030  
Website: week-lee-service.com

---

**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Monday, December 17, 2018 4:56 PM  
**To:** weekleeservice@singnet.com.sg  
**Subject:** ACCIDENT INVOLVING YN 6721T(EQ) & SKJ 4156A ON 18/11/2018

17 Dec 2018

### M/S WEEK LEE SERVICE PTE LTD

Dear Sir/ Mdm

**OUR REF : CC4/EQI18021068/pa3**  
**YOUR REF : YN 6721T**  
**ACCIDENT INVOLVING YN 6721T(EQ) & SKJ 4156A ON 18/11/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SKJ 4156A against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SKJ 4156A. Based on video footage, we could observe your lorry moved out from stationary position and collided with third party who has the right of way. As such, we are of the view that liability is not in your driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 call us if you have further queries.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 18 December 2018 10:50 AM  
**To:** 'Suann'  
**Cc:** Admin A; assignments  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS \*LKK REF: CC4/EQI18021068/pa3

### Without Prejudice

Dear Sirs/ Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject insurer's approval.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Suann <[suann@nova.com.sg](mailto:suann@nova.com.sg)>  
**Sent:** Tuesday, 11 December 2018 9:27 AM  
**To:** 'Suann' <[suann@nova.com.sg](mailto:suann@nova.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS \*LKK REF: CC4/EQI18021068/pa3

Dear Hsiao Tong

Please let have your advice soonest possible.

Thank you

Best Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6272 3892  
Fax: +65 6270 8314



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---

**From:** Suann [<mailto:suann@moval.com.sg>]  
**Sent:** Monday, 10 December 2018 10:23  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** 'Admin A'  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS \*LKK REF: CC4/EQI18021068/pa3

Dear Hsiao Tong

Attached is the footage video.

Thank you

Best Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6272 3892  
Fax: +65 6270 8314



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---

**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, 22 November 2018 11:47  
**To:** Suann  
**Cc:** Admin A  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS \*LKK REF: CC4/EQI18021068/pa3

Without Prejudice

Hi Suann,

Please be informed that liability is unclear. Attached here with a copy of our insured driver accident report for your easy reference.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate and early reply.

**"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Suann <[suann@moval.com.sg](mailto:suann@moval.com.sg)>

**Sent:** Wednesday, 21 November 2018 3:52 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** FW: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Hsiao Tong

Please advice the liability for direct settlement.

Thank you.

Best Regards

**Suanne Chiu**

Claims Asst. Manager

**MOVA Automotive Pte Ltd**

Tel: +65 6272 3892

Fax: +65 6270 8314



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---

**From:** Justin Wong [<mailto:justin.wong@eqinsurance.com.sg>]

**Sent:** Wednesday, 21 November 2018 15:44

**To:** Nitha

**Cc:** [jacelyn@moval.com.sg](mailto:jacelyn@moval.com.sg); 'Suann'

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Nitha,

I will assign LKK Auto Consultants for PRI.

Take note that they will be handling the direct settlement as well.

Kindly liaise with them directly.

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](http://www.eqinsurance.com.sg)



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---

**From:** Nitha [<mailto:nitha@movacom.sg>]  
**Sent:** Wednesday, November 21, 2018 3:21 PM  
**To:** Justin Wong <[justin.wong@eqinsurance.com.sg](mailto:justin.wong@eqinsurance.com.sg)>  
**Cc:** [jacelyn@movacom.sg](mailto:jacelyn@movacom.sg); 'Suann' <[suann@movacom.sg](mailto:suann@movacom.sg)>  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Justin,

Please assign LKK Auto Consultants Pte Ltd.

Thank you

Best Regards,  
*Nitha*  
Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



---

**From:** Justin Wong [<mailto:justin.wong@eqinsurance.com.sg>]  
**Sent:** Wednesday, 21 November 2018 2:58 PM  
**To:** Nitha  
**Cc:** [jacelyn@movacom.sg](mailto:jacelyn@movacom.sg); 'Suann'  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS



**Without Prejudice**  
**Save As To Costs**

Dear Nitha,

Kindly email all future PRS request to [eqiprs@eqinsurance.com.sg](mailto:eqiprs@eqinsurance.com.sg)

We refer to your email/fax on PRI on even date. **Take note that Francis is no longer with EQI.**

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please **revert within 2 working days** if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

<b>1) AJAX Inspection Services Pte Ltd</b> Tel: 6255 0808 Fax: 6849 9155	<b>2) Automobile Inspection Services Pte Ltd</b> Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
<b>3) LBS Automotive Appraisal Pte Ltd</b>  <b>L.B.S. Auto Consultants Pte Ltd</b>  Tel: 6281 6690 / 62832866  Fax: 6281 8748  Contact Person: Amy/ Grace	<b>4) Priority Services</b> Tel: 62934822 Fax: 62963283 Contact Person: Sharon
<b>5) Infiniti Appraisal Service</b> Tel: 9009 9001 , 96684818 Fax: 6458 7432 Contact Person: Cedric / Edward	<b>6) LKK Auto Consultants Pte Ltd</b> Tel: 6256-3561 Fax: 6741-4108
<b>7) Kelvin Automotive Appraising Services</b> Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	<b>8) Automotive Appraiser &amp; Surveying Services</b> Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee
<b>9) JP Knights Pte Ltd</b> Tel: 63450068 Fax: 63445328	<b>10) Appraisals Associates Pte Ltd</b> Tel : 67472822 Fax: 67470070 Contact Person: Jasmine

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

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](http://www.eqinsurance.com.sg)



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---

**From:** Nitha [<mailto:nitha@moval.com.sg>]  
**Sent:** Wednesday, November 21, 2018 1:59 PM  
**To:** Francis Ng <[francis.ng@eqinsurance.com.sg](mailto:francis.ng@eqinsurance.com.sg)>  
**Cc:** [jacelyn@moval.com.sg](mailto:jacelyn@moval.com.sg); 'Suann' <[suann@moval.com.sg](mailto:suann@moval.com.sg)>  
**Subject:** TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Hi Francis ,

Kindly assist to arrange surveyor and revert liability for the above mention vehicle.  
Survey request send by Fax.

Best Regards,

*Nitha*

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



## Hsiao Tong (LKKAUTO)

---

**From:** Joel Goh <joel.goh@eqinsurance.com.sg>  
**Sent:** Tuesday, 2 April 2019 2:18 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS (DM18HO03171-JG)

Dear Hsiao Tong

Please proceed with direct settlement for 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.eqinsurance.com.sg](http://www.eqinsurance.com.sg)



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---

**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Tuesday, April 2, 2019 10:20 AM  
**To:** Joel Goh  
**Cc:** Admin A  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS (DM18HO03171-JG)

Hi Joel,

We refer to the above matter.

According to our insured, the driver is no longer working with them. Therefore, they are unable to find out why the driver stopped along the road side.

Kindly advise if there is any issue on this matter and whether we can proceed DS.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto: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, 17 January 2019 6:03 PM

**To:** 'Joel Goh' <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS (DM18HO03171-JG)

Hi Joel,

I have attached third party video to you good office on 17/12/2018 and received instruction to proceed DS.

Insured agreed to settle the matter. (see attached email)

Kindly advise if there is any issue on this matter.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto: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](mailto:joel.goh@eqinsurance.com.sg)>

**Sent:** Thursday, 17 January 2019 5:42 PM

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

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS (DM18HO03171-JG)

Dear Mei Kwan

Thank you for your attachment.

Based on insured's accident report, insured mentioned "I was slow moving my lorry because in front of got 1 lorry. Suddenly vehicle SKJ4156A hit onto my lorry and collided my lorry rear left side."

However the video shows insured stationary at the side of the road.

Please assist to check with insured the purpose at was at the road at the date and time of accident.

Best Regards,

Joel Goh

Executive | Claims

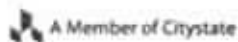


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did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

www.eqinsurance.com.sg



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

**Sent:** Wednesday, January 16, 2019 10:28 AM

**To:** Joel Goh

**Cc:** Hsiao Tong (LKKAuto); Admin A

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS (DM18HO03171-JG)

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Joel,

As requested.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>

**Sent:** Wednesday, 16 January, 2019 9:12 AM

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

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS (DM18HO03171-JG)

Dear Mei Kwan

Please assist to obtain any video footage or scene photo 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

 A Member of Citystate

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---

**From:** Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]  
**Sent:** Tuesday, January 15, 2019 7:25 PM  
**To:** Joel Goh; Janet Tan  
**Cc:** EQI PRS; Hsiao Tong (LKKAuto); Admin A  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

**EQI ref: DMCPHQ18-006610**  
**LKK REF: CC4/EQI18021068/T1pa3**

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SKJ 4156A

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Admin-D (LKKAuto)  
**Sent:** Wednesday, 21 November, 2018 3:56 PM  
**To:** 'Justin Wong' <[justin.wong@eqinsurance.com.sg](mailto:justin.wong@eqinsurance.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Justin,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** Justin Wong <[justin.wong@eqinsurance.com.sg](mailto:justin.wong@eqinsurance.com.sg)>

**Sent:** Wednesday, 21 November 2018 3:43 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** FW: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear LKK,

Kindly assist with PRI.

Take note that accident liability is conflicting.

Kindly obtain third-party accident video footage or any other evidence to clear 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](http://www.eqinsurance.com.sg)

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---

**From:** Nitha [<mailto:nitha@nova.com.sg>]

**Sent:** Wednesday, November 21, 2018 3:21 PM

**To:** Justin Wong <[justin.wong@eqinsurance.com.sg](mailto:justin.wong@eqinsurance.com.sg)>

**Cc:** [jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg); 'Suann' <[suann@nova.com.sg](mailto:suann@nova.com.sg)>

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Justin,

Please assign LKK Auto Consultants Pte Ltd.

Thank you

Best Regards,

*Nitha*

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



---

**From:** Justin Wong [<mailto:justin.wong@eqinsurance.com.sg>]

**Sent:** Wednesday, 21 November 2018 2:58 PM

**To:** Nitha

**Cc:** [jacelyn@mova.com.sg](mailto:jacelyn@mova.com.sg); 'Suann'

**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

*Without Prejudice*

*Save As To Costs*

Dear Nitha,

Kindly email all future PRS request to [egiprs@eqinsurance.com.sg](mailto:egiprs@eqinsurance.com.sg)

We refer to your email/fax on PRI on even date. **Take note that Francis is no longer with EQL.**

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please **revert within 2 working days** if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

<b>1) AJAX Inspection Services Pte Ltd</b> Tel: 6255 0808 Fax: 6849 9155	<b>2) Automobile Inspection Services Pte Ltd</b> Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
<b>3) LBS Automotive Appraisal Pte Ltd</b>  <b>L.B.S. Auto Consultants Pte Ltd</b>  Tel: 6281 6690 / 62832866	<b>4) Priority Services</b> Tel: 62934822 Fax: 62963283 Contact Person: Sharon



Fax: 6281 8748  Contact Person: Amy/ Grace	
<b>5) Infiniti Appraisal Service</b> Tel: 9009 9001 , 96684818 Fax: 6458 7432 Contact Person: Cedric / Edward	<b>6) LKK Auto Consultants Pte Ltd</b> Tel: 6256-3561 Fax: 6741-4108
<b>7) Kelvin Automotive Appraising Services</b> Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	<b>8) Automotive Appraiser &amp; Surveying Services</b> Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee
<b>9) JP Knights Pte Ltd</b> Tel: 63450068 Fax: 63445328	<b>10) Appraisals Associates Pte Ltd</b> Tel : 67472822 Fax: 67470070 Contact Person: Jasmine

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

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](http://www.eqinsurance.com.sg)



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**From:** Nitha [mailto:nitha@nova.com.sg]  
**Sent:** Wednesday, November 21, 2018 1:59 PM

To: Francis Ng <[francis.ng@eqinsurance.com.sg](mailto:francis.ng@eqinsurance.com.sg)>

Cc: [jacelyn@moval.com.sg](mailto:jacelyn@moval.com.sg); 'Suann' <[suann@moval.com.sg](mailto:suann@moval.com.sg)>

Subject: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Hi Francis ,

Kindly assist to arrange surveyor and revert liability for the above mention vehicle.  
Survey request send by Fax.

Best Regards.

*Nitha*

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 3 April 2019 5:39 PM  
**To:** Jacelyn  
**Cc:** Taufikh (LKKAuto)  
**Subject:** RE: FINALIZATION: SKJ4156A - TP/EQ - MAZDA 3 (DOA 18.11.2018)//LKK REF: CC4/EQI18021068/T1pa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

For COR, surveyor recommended amount at **L/sum \$2,700.00(before GST)** with **3 repair days**.

Please confirm.

\*\*\* Kindly forward your LOD with all the relevant documents(ie: final repair bill, authorisation to act, rental receipt) to us (LKK) for our necessary action.

Thank you.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Shiau Chan (LKKAuto)  
**Sent:** Wednesday, 6 March 2019 10:00 AM  
**To:** Jacelyn <[jacelyn@nova.com.sg](mailto:jacelyn@nova.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** FW: FINALIZATION: SKJ4156A - TP/EQ - MAZDA 3 (DOA 18.11.2018)

Dear Jacelyn,

Thank you for the email.

This case is handle by Hsiao Tong.

Dear Hsiao Tong,

FYNA. [CC4/EQ118021068/T1pa3](#)

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [siewsc@lkkauto.com](mailto:siewsc@lkkauto.com) | fax: 6256-4315

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

---

**From:** Jacelyn <[jacelyn@movacom.sg](mailto:jacelyn@movacom.sg)>

**Sent:** Tuesday, 5 March 2019 9:47 AM

**To:** Taufikh (LKKAuto) <[Taufikh@lkkauto.com](mailto:Taufikh@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** FW: FINALIZATION: SKJ4156A - TP/EQ - MAZDA 3 (DOA 18.11.2018)

Hi Taufikh,

Shall we close the case at global sum \$ 2,850.00? Kindly revert.

Best Regards,

Jacelyn Ooi

Estimator

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



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---

**From:** Jacelyn [<mailto:jacelyn@movacom.sg>]

**Sent:** Thursday, 31 January 2019 3:53 PM

**To:** 'Taufikh (LKK Auto)'

**Subject:** FINALIZATION: SKJ4156A - TP/EQ - MAZDA 3 (DOA 18.11.2018)

Dear Rasul,

Please find the attached 'Marking Estimate', & 'After-Paint' photographs for your reference.

We propose the finalize amount at Global Sum \$ 2,850.00. Kindly revert

Best Regards,

Jacelyn Ooi

Estimator

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



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## Hsiao Tong (LKKAuto)

---

**From:** Suann <suann@moval.com.sg>  
**Sent:** Tuesday, 9 April 2019 12:04 PM  
**To:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** SKJ4156A & YN6721T on 18/11/18  
**Attachments:** LOD.pdf; PERF INV.pdf; RA.pdf; 09042019120201.pdf



Dear sir / mdm

Attached is our letter of demand.  
Please look into it & let us have your offer.

Thank you

Best Regards  
**Suane Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6272 3892  
Fax: +65 6270 8314



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## Catherine Chong (LKK Auto)

---

**From:** Shu Pei (LKKAuto) <shupe@lkkauto.com>  
**Sent:** Wednesday, 21 November, 2018 3:46 PM  
**To:** assignments  
**Subject:** FW: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS  
**Attachments:** RPT.PDF; EST.PDF; OI GIA - YN6721T.PDF

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [shupe@lkkauto.com](mailto:shupe@lkkauto.com) | fax: 6741-4108

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

21.11.2018 @ 3:46pm  
Nitha veh not in.

---

**From:** Justin Wong <justin.wong@eqinsurance.com.sg>  
**Sent:** Wednesday, 21 November 2018 3:43 PM  
**To:** Admin A <admin-a@lkkauto.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** FW: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear LKK,

Kindly assist with PRI.

Take note that accident liability is conflicting.

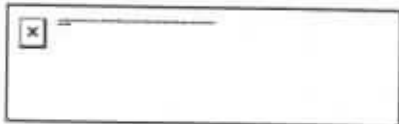
Kindly obtain third-party accident video footage or any other evidence to clear liability before direct settlement.

Thank you.

Regards,

**Justin Wong**

Executive | Claims

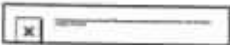


**EQ Insurance Company Limited**

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](http://www.eqinsurance.com.sg)



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**From:** Nitha [mailto:nitha@moval.com.sg]  
**Sent:** Wednesday, November 21, 2018 3:21 PM  
**To:** Justin Wong <justin.wong@eqinsurance.com.sg>  
**Cc:** jacelyn@moval.com.sg; 'Suann' <suann@moval.com.sg>  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Dear Justin,

Please assign LKK Auto Consultants Pte Ltd.

Thank you

Best Regards,

Nitha

Claims Officer  
Mova Automotive Pte Ltd  
Tel: 6272 3892 Fax: 6270 8314



---

**From:** Justin Wong [mailto:justin.wong@eqinsurance.com.sg]  
**Sent:** Wednesday, 21 November 2018 2:58 PM  
**To:** Nitha  
**Cc:** jacelyn@moval.com.sg; 'Suann'  
**Subject:** RE: TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

*Without Prejudice*  
*Save As To Costs*

Dear Nitha,

Kindly email all future PRS request to [eqiprs@eqinsurance.com.sg](mailto:eqiprs@eqinsurance.com.sg)

We refer to your email/fax on PRI on even date. **Take note that Francis is no longer with EQI.**

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please **revert within 2 working days** if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

1) <b>AJAX Inspection Services Pte Ltd</b> Tel: 6255 0808 Fax: 6849 9155	2) <b>Automobile Inspection Services Pte Ltd</b> Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
3) <b>LBS Automotive Appraisal Pte Ltd</b>	4) <b>Priority Services</b>



<b>L.B.S. Auto Consultants Pte Ltd</b>  Tel: 6281 6690 / 62832866  Fax: 6281 8748  Contact Person: Amy/ Grace	Tel: 62934822 Fax: 62963283 Contact Person: Sharon
<b>5) Infiniti Appraisal Service</b> Tel: 9009 9001 , 96684818 Fax: 6458 7432 Contact Person: Cedric / Edward	<b>6) LKK Auto Consultants Pte Ltd</b> Tel: 6256-3561 Fax: 6741-4108
<b>7) Kelvin Automotive Appraising Services</b> Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	<b>8) Automotive Appraiser &amp; Surveying Services</b> Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee
<b>9) JP Knights Pte Ltd</b> Tel: 63450068 Fax: 63445328	<b>10) Appraisals Associates Pte Ltd</b> Tel : 67472822 Fax: 67470070 Contact Person: Jasmine

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

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](http://www.eqinsurance.com.sg)



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**From:** Nitha [mailto:nitha@moval.com.sg]

**Sent:** Wednesday, November 21, 2018 1:59 PM

**To:** Francis Ng <francis.ng@eqinsurance.com.sg>

**Cc:** jacelyn@moval.com.sg; 'Suann' <suann@moval.com.sg>

**Subject:** TP CLAIMS - SKJ4156A AGAINST YN6721T DOA 18/11/2018 AT BUKIT TIMAH NUS

Hi Francis,

Kindly assist to arrange surveyor and revert liability for the above mention vehicle.  
Survey request send by Fax.

Best Regards,

*Nitha*

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



## Hsiao Tong (LKKAUTO)

---

**From:** Suann <suann@mova.com.sg>  
**Sent:** Tuesday, 23 April 2019 11:31 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: SKJ4156A & YN6721T on 18/11/18 //LKK REF: CC4/EQI18021068/T1pa3  
**Attachments:** 23042019112624.pdf

Re-attached

Best Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6272 3892  
Fax: +65 6270 8314



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---

**From:** Suann [mailto:suann@mova.com.sg]  
**Sent:** Tuesday, 23 April 2019 11:30  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** 'Admin A'  
**Subject:** RE: SKJ4156A & YN6721T on 18/11/18 //LKK REF: CC4/EQI18021068/T1pa3

Dear Hsiao Tong

Attached is the Power Of Attorney for your action.

Thank you

Best Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6272 3892  
Fax: +65 6270 8314



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---

**From:** Suann [mailto:suann@mova.com.sg]  
**Sent:** Friday, 12 April 2019 10:53

**To:** 'Hsiao Tong (LKKAUTO)'

**Cc:** 'Admin A'

**Subject:** RE: SKJ4156A & YN6721T on 18/11/18 //LKK REF: CC4/EQI18021068/T1pa3

Dear Hsiao Tong

We accept your offer.

Thank you

Best Regards

**Suanne Chiu**

Claims Asst. Manager

**MOVA Automotive Pte Ltd**

Tel: +65 6272 3892

Fax: +65 6270 8314



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---

**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]

**Sent:** Friday, 12 April 2019 8:38

**To:** Suann

**Cc:** Admin A

**Subject:** RE: SKJ4156A & YN6721T on 18/11/18 //LKK REF: CC4/EQI18021068/T1pa3

**Without Prejudice**  
**(save as to costs)**

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 2,889.00
2. Loss of Rental (4days x \$100.00)(w/GST)	\$ 428.00
3. LTA/GIA Search Fee	\$ 2.00
<b>TOTAL</b>	<b>\$ 3,319.00</b>

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."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Suann <[suann@moval.com.sg](mailto:suann@moval.com.sg)>

**Sent:** Tuesday, 9 April 2019 12:04 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** SKJ4156A & YN6721T on 18/11/18

Dear sir / mdm

Attached is our letter of demand.

Please look into it & let us have your offer.

Thank you

Best Regards

**Suanne Chiu**

Claims Asst. Manager

**MOVA Automotive Pte Ltd**

Tel: +65 6272 3892

Fax: +65 6270 8314



Connect with us on  

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Our Ref : SKJ4156A / T291218  
Your Ref : TO BE ADVICED  
Date : 9 April 2019

**EQ INSURANCE CO LTD**  
**5 Maxwell Road**  
**#17-00 Tower Block MND Complex**  
**Singapore 069110.**

**ATTN : MOTOR CLAIMS DEPT**

Dear Sir/Mdm

**ACCIDENT INVOLVING: SKJ4156A & YN6721T**

**DATE OF ACCIDENT: 18 NOVEMBER 2018**

**ALONG: BUKIT TIMAH NUS**

**We refer to the above.**

We are claiming as per below:

Cost of Repairs	\$2,889.00
Loss of Use (\$__ x __ days)	\$
Loss of Rental (\$ 120.00 x 05 days) + 7%	\$ 642.00
Towing Fees	\$
Medical Fee	\$
LTA /GIA Search Fee	\$ 2.00
E-Day License	\$
Loss of Income (\$ __ x __ days)	\$
<b>Grand Total</b>	<b>\$ 3,533.00</b>

Documents enclosed:

Car date in: 27.12.2018 Car date out: 31.12.2018

Authorized Repair Days: 03 (TP/OD/WS/Recovery-of-Incidental-Costs)

<input checked="" type="checkbox"/>	Invoice	<input type="checkbox"/>	Certificate of Insurance
<input type="checkbox"/>	Excess Invoice	<input checked="" type="checkbox"/>	LTA/GIA Search Bill
<input type="checkbox"/>	Power of Attorney	<input type="checkbox"/>	Taxi Bill
<input type="checkbox"/>	Police Investigation Report/GIA	<input type="checkbox"/>	Medical Bill (photocopy)
<input type="checkbox"/>	Copies of NRIC/License of Owner/Driver	<input type="checkbox"/>	Income Statement
<input checked="" type="checkbox"/>	Rental Bill/Rental Agreement	<input type="checkbox"/>	E-Day License receipt (photocopy)
<input type="checkbox"/>	Survey Report with Photographs	<input type="checkbox"/>	Towing Fee (photocopy)
<input type="checkbox"/>	Vehicle Registration Card/COE	<input type="checkbox"/>	Witness Statement
<input type="checkbox"/>	Letter from Supplier	<input type="checkbox"/>	Traffic Police Investigation Result

**WITHOUT PREJUDICE**

**Main Office:**

Mova Building  
No. 22, Jalan Klang,  
Singapore 150419  
Tel : (65) 6476 3333  
Fax: (65) 6271 5891  
www.mova.com.sg

**Workshop Dept:**

Block 1006,  
Bukit Merah Lane 3,  
#01-04/06/08/94  
Singapore 159722

Tel : (65) 6272 3892

Fax: (65) 6270 8314

Co. Reg. 198904033G  
GST Reg. M2-0088864-2

Please issue the payment of **S\$ 3,533.00** in favor of **MOVA AUTOMOTIVE PTE LTD.**

If you have any enquires, please call or email **Suann Chiu – [suann@moval.com.sg](mailto:suann@moval.com.sg)**

Thank you.  
Yours faithfully,  
For Claims Manager  
Claims Department

**Main Office:**  
Mova Building  
No. 22, Jalan Kilang,  
Singapore 159419  
Tel : **(65) 6476 3333**  
Fax : (65) 6271 5891  
[www.moval.com.sg](http://www.moval.com.sg)

**Workshop Dept:**  
Block 1008,  
Bukit Merah Lane 3,  
#01-04/05/08/94  
Singapore 159722

**NOTE:** # Please note that the Loss of Use/Rental will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

# As of 01.06.08 all claims scenario will be based on the BOLA, Barometer Of Liability set by GIA, General Insurance Association of Singapore.

Tel : **(65) 6272 3892**  
Fax : (65) 6270 8314

Co. Reg. 198904033G  
GST Reg. M2-0088864-2

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 17 December 2018 4:56 PM  
**To:** 'weekleeservice@singnet.com.sg'  
**Subject:** ACCIDENT INVOLVING YN 6721T(EQ) & SKJ 4156A ON 18/11/2018  
**Attachments:** SKJ 4156A vs YN 6721T - TP VIDEO.avi

17 Dec 2018

### M/S WEEK LEE SERVICE PTE LTD

Dear Sir/ Mdm

**OUR REF : CC4/EQ118021068/pa3**  
**YOUR REF : YN 6721T**  
**ACCIDENT INVOLVING YN 6721T(EQ) & SKJ 4156A ON 18/11/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SKJ 4156A against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SKJ 4156A. Based on video footage, we could observe your lorry moved out from stationary position and collided with third party who has the right of way. As such, we are of the view that liability is not in your driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 call us if you have further queries.

*Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.*

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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



Main Office: Mova Building, No. 22 Jalan Kilang, Singapore 159419. Tel : (65) 6476 3333 Fax : (65) 6271 5891 Website: www.mova.com.sg  
Workshop: Block 1008, Bukit Merah Lane 3, #01-04/06/08/94, Singapore 159722 Tel : (65) 6272 3892 Fax : (65) 6270 8314

### POWER OF ATTORNEY

ACCIDENT INVOLVING (Owner's Vehicle No.) SKJ 4156 A and (Third  
Party's Vehicle No.) YN 6721 T on 18/11/18 along  
NUS Bukit Timah Road

BY THIS POWER OF ATTORNEY, \*I/We, Natson Richard Gilbert Frederik  
\*NRIC/Passport No. G 5590821 N (Address)\*  
78 HUA GUAN AVENUE HONG KONG PARK, SINGAPORE 589174

a company incorporate in Singapore and having its registered office at  
(Address)\* SKJ 4156 A owner of Vehicle Registered No.

SKJ 4156 A hereby irrevocably appoint MOVA AUTOMOTIVE PTE LTD,  
(MOVA) a company incorporated in Singapore and having its registered office at Block 1008 Bukit Merah  
Lane 3 #01-04/06/08 its agents or any person authorized by MOVA to be \*my/our Attorney and in \*my/our  
name(s) and on \*my/our behalf to do all or any of the following :

1. To submit, resolve and make any claim(s) (including the commencement of legal proceedings) which \*I/we may have against the other \*party/parties to the Accident and under the insurance \*policy/policies taken up by such \*party/parties or alternatively under Insurance Policy No. 5059182558 taken up by \*me/us (subject to approval by my Insurance Company) in respect of the cost of repairs, loss of use/rental and all other costs and expenses, etc suffered by \*me/us arising from the Accident (loss and damage).
2. For the purpose of such claim(s) as aforesaid, to appoint solicitors on \*my/our behalf as \*my/our Attorney shall in MOVA absolute **discretion, deem fit.**
3. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of cheque in favor of **MOVA AUTOMOTIVE PTE LTD** and to give a valid receipt and discharge thereof.
4. For any of the purposes aforesaid, to execute, sign, seal and deliver all documents whatsoever in relation thereto.
5. Generally **do all such acts as it shall deem necessary for the purpose of settling such claim(s) and**
6. **To agree to any settlement at the absolute discretion of MOVA.**


\*I/We hereby declare that all acts, instruments and documents done by virtue of this Power of Attorney on \*my/our behalf by the Attorney, its agents or any person authorized by MOVA in its behalf shall be as good valid and effectual to all intents and purposes whatsoever as it is the same had been done or executed by \*me/us in \*my/our own proper person(s) and \*I/we hereby ratify and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.

\*I/We hereby further declare that **the powers and authority hereby conferred shall remain Irrevocable.**

\*I/We further confirm that the acceptance by MOVA of the settlement amount in respect of such constitute the full discharge of my/our claim(s) in respect of such loss and damage.

**\*IN WITNESS WHEREOF.** \*I/We have hereunto to set \*my/our hand and seal this day 27 of the month of 12, Year Two Thousand - 18 (2018).

Signed, Sealed & Delivered By

  
Customer's Name: Natson Richard Gilbert Frederik  
NRIC No: G 5590821 N  
Co's Rubber Stamp, where applicable.

MOVA's copy

\*delete as appropriate.

# Tax Invoice

25/04/2019

EQ INSURANCE CO LTD

5 MAXWELL ROAD

#17-00 TOWER BLOCK MND COMPLEX

SINGAPORE 069110

Attention :- XA039

Page # :- 1 133243

Veh # :- SKJ4156A

Veh Model :- MAZDA 3

Tax # :- CK630071

JOB # :- T291218

ACC. Date :- 18/11/18

Terms :- C.O.D

Remarks :-

**Main Office:**Mova Building  
No. 22, Jalan Kilang,  
Singapore 159419  
Tel: (65) 6476 3333  
Fax: (65) 6271 5891  
www.mova.com.sg**Workshop Dept:**Block 1008,  
Bukit Merah Lane 3,  
#01-04/06/08/94  
Singapore 159722Tel: (65) 6272 3892  
Fax: (65) 6270 8314Co. Reg. 198904033G  
GST Reg. M2-0068864-2

No.	Description	Qty	U.Price	Amounts S\$
-----	-------------	-----	---------	-------------

Lump Sum Amount

2,700.00

E &amp; O.E

AMOUNT S\$ 2,700.00

GST @ 7 % 189.00

AMOUNT DUE S\$ 2,889.00

Customer's Signature/Co. Stamp **MOVA AUTOMOTIVE PTE LTD**

**MOVA**

AUTOMOTIVE PTE LTD

Website: www.mova.com.sg  
Co. Reg. No.: 198904033G**Automotive Pte Ltd**Main Office: No. 22 Jalan Kilang, Singapore 159419  
Bukit Merah Branch:  
Blk 122 Bukit Merah Lane 1 #01-50, Singapore 150122  
Fan Young Branch: No. 15 Fan Young Road, Singapore 629792  
Tel: (65) 6476 3333 Fax: (65) 6270 8314  
24 Hours Breakdown Service: (66) 9799 8888  
Bedok Branch: 219 Bedok Central #01-138, Singapore 460219  
Tel: (65) 6604 7877**RENTAL AGREEMENT**

RANO.: I 12118

14/12/18

RENTAL DETAILS			INSURANCE EXCESS AMOUNT		
Vehicle Make/Model:	Hyundai Creta	Vehicle No:	Singapore	Malaysia	Signature
Date/Time Out:	27/12/18	11:00 AM	SS 2+00	SS	
Petrol Level Out:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		Per Accident	Per Accident	
Date/Time In:	31/12/18 @ 12:56 PM		Charges		
Petrol Level In:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		Months @ \$	Per Month	
Change Over 1:	Date:	Initial:	Weeks @ \$	Per Week	
Change Over 2:	Date:	Initial:	5 Days @ \$ 120.00	Per Day	600.00
KM Out:		KM In:	Hours @ \$	Per Hour	
HIRER DETAILS			Sub-Total		
Named Hirer			Less Discount	%	
Name	Berman Parthasarathy Alexander Isable		Rental Charges		
Address:			CDW @ \$	per day / week / month	
			PAI @ \$	per day / week / month	
			Petrol Top-Up		
Identity Card No:	F5590822L		Misc Charges		
Date of Birth:	19 Jun 1967		GST 7%		42.00
Driving License:	F5590822L		Total		642.00
Country of Issue:			VISA / MASTER CARD / AMEX	CASH / COMPANY BILLING / OTHERS	
Tel:	(HP) 9755 5748	(O)	Pre-Payment		
Nationality:			Downpayment and Deposit		
Effective Date:	30 Jan 2018		Amount Refunded/ Due		
			Signature of Refund		
Additional Hirer			Remarks:		
Name:			SK 4156A / surname / clari		
Address:			Invoice No:	Ref. No:	
			Checked Out By:	Checked In By:	Checked By:
Identity Card No:			Sales-In Charge:		
Date of Birth:			Past 3 years accidents YES <input type="checkbox"/> NO <input type="checkbox"/>		
Driving License:					
Country of Issue:					
Tel:	(HP)	(O)			
Nationality:					
Effective Date:					

I fully understand and agreed to the terms and condition appended on both sides of this Vehicle Rental Agreement. I also agreed that if there is any outstanding amount payable after the conclusion of my rental not restricted to parking or traffic infringements during my period of hire, I will agreed that these outstanding payment be billed to my charge/ credit card voucher given above. All above information given by me are true in connection to this agreement.

Hirer's Signatory / Company Stamp (if corporate hirer)

Authorised Manager Signature

Date &amp; Time

**IMPORTANT**

- Only authorized drivers with valid driving license of minimum 2 years may drive the rental vehicle.
- All rental vehicles are strictly for Singapore use only, and may not be driven outside Singapore without prior approval of MOVA Automobile.
- In any accident, the Hirer must report to MOVA Automobile immediately. The Hirer shall endeavor to assist in all manners possible.
- The Hirer shall be liable for all excess charges (if any) for late return at the hourly rate shown, inclusive of CDW and PAI. Late return of more than 4 hours will be considered as a day rental.
- All traffic infringements and summons (if any) are the responsibility of the Hirer.



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

## Third Party Insurer Enquiry

Our Ref No: GR-18-178881

Date of Request: 19/11/2018

Your Ref No: Online Purchase

Mova Automotive Pte Ltd  
Blk 1008, #01-04/06/08/94  
Bukit Merah Lane 3  
Singapore 159722

Dear Sir/Madam,

Enquiry Date: 19/11/2018  
Enquiry By: SUANNE Chiu Nyet Fah  
TP Vehicle No.: YN6721T  
Accident Date: 18/11/2018

## Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YN6721T	EQ Insurance Company Ltd	07/10/2018-06/10/2019	6223 9433

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

## TAX INVOICE

Our Ref No: GR-18-178881

Date of Request: 19/11/2018

Your Ref No: Online Purchase

Mova Automotive Pte Ltd  
Blk 1008, #01-04/06/08/94  
Bukit Merah Lane 3  
Singapore 159722

Dear Sir/Madam,

Enquiry Date: 19/11/2018  
Enquiry By: SUANNE Chiu Nyet Fah  
TP Vehicle No.: YN6721T  
Accident Date: 18/11/2018

DESCRIPTION	AMOUNT (\$\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



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: 03/05/2019

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	YN 6721T (Insd Veh)	Your Ref. No. : DM18HO03171-JG
	SKJ 4156A (TP Veh)	Our Ref. No. : CC4/EQI18021068/T1pa3q2
Date of Accident	18/11/2018	

Liability	100%	
Final Repair Cost	: \$ 2,889.00	
Loss of Use	: \$	days
Rental (If any)	: \$ 428.00	4 days
Others:	: \$ 2.00	
	: \$	
	3,319.00	
Final Settlement Sum	: \$ 3,319.00	
Remarks	:	

**Payment Instruction: Payee's Breakdown**

1)	MOVA AUTOMOTIVE PTE LTD	: \$ 3,319.00
		: \$

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 : CC4/EQ18021068/T1pa3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 03-05-2019	
			Code : EQI	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	YN 6721T	Veh. Inspected	SKJ 4156A	
Policy No.	DMCPHQ18-006610	Coverage (\$)	0.00	
Claim No.	DM18HO03171-JG	Excess (\$)	0.00	
Assign From	JOEL	Assign Date	21/11/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	MAZDA 3	c.c	1999	
Engine No.	HIDDEN	Year of Reg.	2009	
Chassis No.	JM6BL10F1A0106027	Colour	SILVER	
Odometer	151252	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	225/45 R17	CONTINENTAL	6 mm	
L/H Front Tyre	225/45 R17	CONTINENTAL	6 mm	
R/H Rear Tyre	225/45 R17	CONTINENTAL	6 mm	
L/H Rear Tyre	225/45 R17	CONTINENTAL	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT O/S PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	18/11/2018	Inspection Date	27/12/2018	
Survey held at	MOVA AUTOMOTIVE PTE LTD BLK 1008 BUKIT MERAH LANE 3 #01-04/06/08 SINGAPORE 159722			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		3 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. SKJ 4156A**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	HEADLAMP RH	CRACKED	2,471.00	2,471.00
1	HEADLAMP LOWER BRACKET RH	NECESSARY	16.00	16.00
1	FRONT FOGLAMP GARNISH RH	CUT	84.00	84.00
1	FRONT BUMPER SIDE RETAINER RH	NECESSARY	39.00	39.00
10	FRONT BUMPER CLIPS @\$5.00	NOT NECESSARY	50.00	-
1	FRONT FENDER RH	BENT	328.00	328.00
10	FRONT FENDER COWLING CLIPS @\$5.00	NOT NECESSARY	50.00	-
1	BONNET (NPA)	TO REPAIR SEE LABOUR	-	-
1	FRONT BUMPER (NPA)	TO REPAIR SEE LABOUR	-	-
	LESS 20% DISCOUNT		-607.60	-587.60
			2,430.40	2,350.40
<b>LABOUR</b>				
	TO INSPECT FRONT LIGHTING MECHANISM.		50.00	20.00
	TO REPAIR ON BONNET & FRONT BUMPER .TO REPLACE DAMAGED ITEMS REALIGN CONNECTION,INCLUSIVE OF THE REPAIR OF BONNET AND FRONT BUMPER.		450.00	300.00
	TO RUST PROOF ON REPAIRED AREAS.		50.00	20.00
	TO SPRAY PAINT ON REPAIRED AREAS.		600.00	500.00
			1,150.00	840.00
<b>GRAND TOTAL</b>			<b>3,580.40</b>	<b>3,190.40</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>2,700.00</b>

Report Ref No. CC4/EQ18021068/T1pa3q2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

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.



**Joanne Lee (LKK Auto)**

---

**From:** Joanne Lee (LKK Auto) <report@lkkauto.com>  
**Sent:** Friday, 10 May 2019 3:56 PM  
**To:** 'eqiprs@eqinsurance.com.sg'  
**Subject:** TP Direct Settlement - Accident Involving YN 6721T (OI) and SKJ 4156A (TP) on 18/11/2018  
**Attachments:** LKK REPORT & PHOTO.pdf; TP DS SUPPORTING DOCUMENT.pdf

Dear Sir/Madam,

Please be informed that the above-mentioned case had been settled.

Enclose herewith final report & relevant documents for your necessary action please.

Thank you.

Best Regards,

**JOANNE** | Reports

**LKK Auto Consultants Pte.Ltd.**

Phone: 6256-3561 Ext.111 Fax: 6741-4108 email: [report@lkkauto.com](mailto:report@lkkauto.com)

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 Singapore 408933