DS. CASE OWN	Juel.	CC /EQI1802	1499 K	51 bpy 1	KK: DAC:	
Surveyor.	Rasy	DOE ASSIGN		Date / Time :	VY (11/18	let .
Pre-assign / Co	CU/FTE 074	. 4 . 6		Registered in Merimo	en:	
Immed Vehicle	SIN	1918m	Claim No.			
Name of Irone	moldelas	O AFFINDI AIN ANEME	WILD DIW Policy No.	1325/201	Mers - ound	876
Insured Tel No.	B	HP: PIGNOOY	Make / Model	Hama)		
Excess Sec II :	ss	BOA: WY 11 68	Place of Accid	tent: YWW. 1F	TURBLA	WESTERNE
Is driver the ow	mer? (YES) / NO)	Nature of Accident		~	27	NV.
If NO. Driver !	Name / Age : Tel No. :	(VAL YES NO)	Of GIA REPO	RT: YES NO : TP G	inal 7 Yes / No	y NO
PA SYXX	004/2004	(VE4E/NO)	Insured Liamin	Ly: v F	· Yes / No	
INSRS WSP Tel: Liability: RMKS	Y Tel	1 /	INSRS: WSD: Tel: Laability:		INSRS: WSP: Tel: Liability RMKS:	
Date/ Time	KA KA	183	RMKS:		RMK5	
21. Asl	Du 847/12-	V STU	9184-74	STAGE	DATI	E/PIC
MINTE				Non-Reporting by (1st) Non-Reporting by (2nd)		
nu/				Non-Reporting In (Fina Notification by (if non-p	D:	
41418	- Volan	Mehity		Cutt Ot:	Wh 4/14	18
4 11		173.		After call lit to Of: Documentation Check	List: Handler T	Typist
(47×19)	- FIU - S	hupr to close		Notification by (if non-p		7,500
4				After call lin to Of: Authorisation To Act		
				Release Voucher		
				Final Repair Bill:	4	
				Car Rental Invoice		
				LTA / GIA :		
				Medical Bill		
				PIL		
				Mandate/Reject Instru	uction:	
				LOD		
				Payment Breakdown	Form:	
PRELIMINARY ADVI	L.B. Date/Final	Sent By:		Post-Repair Photos:		-=
FINALIZATION	Date/Time	Confirm with		Others: Confirm by:		
Repair Cost	\$5	days) Reduction:	4	- Control of the Cont	mail Cull	
FINAL SETTLEMENT	Date/Time: 14711	Confirm with YOU		Email Cal		
Final Liability:	5 - and William	ed / Ay soll BOLA S/N No. :	(a)	If NO & B 28. Ass. 1	Jak 1	
Repair Cast W/City	55 2889 .00	•	-5			ok
Loss of Rental (IOR):	55	days)				OC
Loss of Use (LOU):	22 dm-m 180			Manage	do renise	
Loss of Income (LDI)	88 - 18	C days)		10	A A	- ow
LOR only L. J. LOU of GIA/LTA Search		LOR+LO Tick only o	nej	[5] 43/7	100	
Medical:	25 9-00			1) Charm status: North	a/Reject/Private S	iettle
Disbuscment	55 -	ie g. Tow/ Independe	nt 3	2) Report Format:	70	
Legal Cost	85 —			3) Survey (ee:	Aww	
Tetal:	ss 3741-W	Global Sum SS: 375V-V	V		200000000000000000000000000000000000000	
FINAL PAYMENT	Dyne/Time:	Confirm with:	71.	Email Cal		
Payor 1:	55 3752·W		Hellel	/		
Payor 2: (Strike if N.A.)	SS	Name 2:				
Payer T. (Strike if N.A.)	55	Name 3:				

Carrolle Com	1 urea u
1	1 49924
	ASSIGNMENT (OF XPIRM: 2019/A
com Date: 06/12	Veh No: PA 8423R Yr Rogn: 2009 P88 Type: M.Car. M.Cycle Bus / Van / Lorry / Taxi / Prime Mover /
DD (F) WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or MINI- Pus
in Inspect Vehicle No PA 8423 R	Make: TOYOTA COASTAL SE YOU?
Why Auto	Golour MuLTI A/C Insured / Std / NI / NA
Workshop 10% Vfix Auto 60 kaki Bkt Ave 6	Sp.Reading 3.13.111 TiRadio Insured / Std / NI / NA
nsured	Cition STGEC5388 05000 328
blicy No.	Gen. Cond. Good / Maio/ Poor / Burnt
Claims No.	
Sum Insured: Excess.	Sheering: Words / Jammed / Leaked / Burnt or
(Client's Record)	Brake: (norder / Jammed / Leaked / Burnt or
Make of Veh: 10am	Modi NiD/S/Rim / STD A/Rim or
	Tyre Size: F: 215 75 817
(Policy Condition)	R:
Remark: The veh had commenced its repair at the time of inspection.	US 0/S BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO or
Bal. or Market Value: 4K	Front Rear
IDAC Accident Rport: Consistent? Yes or N	o R/Bal 7 mm R/Bal 7[7] mm
GIA / PR Smen. Consistent? Yes or N	o L/Bal 7 mm L/Bal 7/7 mm
Est Repairs: 5 days Res. Yes or I	NO DOA 24/11/18 D.O.I. 06/12/18
Lim Sum: 20 % 3 Val. Yes or I	No Survey held at VFIX ann
CA / REV / REP. / 24 HRS (44)	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction	
US# 27W CE	ed\$ 14(2.37) 347.1
	Days Of Repair: Resurvey No. of Trip: Survey Fee:
Debutton File Pass to? : Prell, Report	
: Final Report	Transportation -
1). : Final Report Cutoffine: File Return to?	The second of th
: Final Report	Trivergionitation:
1). : Final Report Cutoffine: File Return to?	Add Fee: Site Insp (\$)_S+RS_SI



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: 199507198R GST Reg. No. 19-9607198-R

		Affiliated to Federation I	nternationale Des Experts En Autom	obile		
EQ	NSURANCE COM	PANY LTD	Ref : CC4/EQI18021	499/pb3		
#17-	AXWELL ROAD 00 TOWER BLOC COMPLEXSING		Date : 28-11-2018 Code : EQI			
1.		Policy Parti	culars :- THIRD PARTY CLAI	M		
	Insured Veh.	SJQ 1918M	Veh. Inspected	PA 8423R		
	Policy No.		Coverage (\$)	0.00		
	Claim No.		Excess (\$)	0.00		
	Assign From		Assign Date	28/11/2018		
2.		Vehicl	e Particulars & Condition			
	Make & Model		c.c	0		
	Engine No.	HIDDEN	Year of Reg.			
	Chassis No.		Colour			
	Odometer		Steering			
Brakes			Modification	Modification		
	General					
3.			Conditions of Tyres			
		Size	Make	Balance		
	R/H Front Tyre			mm:		
	L/H Front Tyre			mm		
	R/H Rear Tyre			mm		
	L/H Rear Tyre			mm		
4.		De	scription of Damages			
5.			General Information			
٥.	Accident Date	24/11/2018	Inspection Date			
	Survey held at	VFIX AUTO SERVICE P				
	Survey neid at		ARK@KB, 417892 KAKI BUKIT			
5a.		The Use in	Remarks			
			N A"WITHOUT PREJUDICE" BAS ONS, WE HAVE NOT AUTHORIS			

Company Registration No. 199607198R

51 UBLAVE 1, #02-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref:

To Be Advised

Our ref:

CC4/EQI18021499/R1pb3

Date:

07.12.2018

The Motor Claims Department M/s EQ INSURANCE COMPANY LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

PA8423R

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 06.12.2018 at the premises of M/s Vfix Auto Service Pte Ltd_and have the following to report:-

Workshop Estimate Amount	: S\$	4,112.37	
Revised Estimate Amount	: S\$	3,374.28	
"Check" Items Amount	: S\$	338.10	
Market Value	: S\$	*	
LTA Reimbursement Value	: S\$	-	
Nett Value	: S\$	G.	

Description of Damage:

The vehicle sustained damages at the

Front O/S Portion

rear Phone

Comments/Present Status:

Damages Consistent

Estimated normal period for repairs:

days

Yours faithfully,

MOHD, RASUL

Licensed Appraiser



Vfix Auto Pte Ltd 60 Kaki Bukit Ave 6 Ark@KB

Singapore 417892 Email: contact@vfixauto.com.sg

Tel: 5448 9268 Fax: 5445 2368 UEN / GST Reg No.: 201830761R

ESTIMATE

EQ INSURANCE CO LTD 5 MAXWEELL ROAD

#17-00 TOWER BK / MND COMPLEX

SINAGPORE 069110

DATE

: 27/11/2018

ACC DATE

: 24/11/2018

REF NO

: VFIX - TP20180564

POLICY NO

ATTN TO :MOTOR CLAIM DEPT

works and painting materials

To coduct beadlamp headlamp alignments

3

RE: VEHICLE NO: PA8423R TOYOYA XZB59R

		DESCRIPTIONS	0		A	MOUNT S\$	
ï	1	FRONT BUMPER 14/	(forme	256	9.70	1,435.10	7
2	1	HEADLAMP RH 3Ro/	Hr 90010068	2	59	985.80	
3	1	HEADLAMP PANEL RH ? X	Et Anna	163	7.27	125.00	-
4	I	FOGLAMPRH ? X	> 18 mays	191	1	325.80	/
5	1	FOG LAMP COVER RH	45			148.80	1
			11 1.0		S	3,020.50	
			06 12 (8 less 25%	6	\$	755.13	
			@100chs		S	2,265.37	1
		SPECIAL NETT ITEM	gioods sy after rapir	RICE	Al	MOUNT S\$	
1	2	HEADLAMP CLIP NV		8.50	\$	17.00	SN
		LABOUR & MISCELLANEOUS:			Al	MOUNT S\$	_
1		To remove, replace damaged parts apply hot w	orks straighten		70	0 1,000.00	
2		headlamp panel where necessary replace new	parts	1430		,	es:
		To spray paint replaced/repaired body panels				N 890.00	

GRAND TOTAL: \$ 4.112.37

SINGAPORE DOLLARS: FOUR THOUSAND ONE HUNDRED TWELVE &

CENTS THIRTY SEVEN ONLY

1927.27

30.00,

1,830.00

Vfix Auto Pte Ltd



Vfix Auto Pte Ltd

60 Kaki Bukit Ave 6 Ark@KB Singapore 417892

Email: contact@vfixauto.com.sg Tel: 6448 9268 Fax: 6445 2368 UEN / GST Reg No.: 201830761R

ESTIMATE

EQ INSURANCE CO LTD 5 MAXWEELL ROAD

#17-00 TOWER BK / MND COMPLEX

SINAGPORE 069110

DATE

: 27/11/2018

ACC DATE

: 24/11/2018

REF NO

: VFIX - TP20180564

POLICY NO

ATTN TO :MOTOR CLAIM DEPT

RE: VEHICLE NO: PA8423R TOYOYA XZB59R

		DESCRIPTIONS	0		AMOUNT S\$	
1	1	FRONT BUMPER #/	Coper		1,435.10	
2	1	HEADLAMP RH 380/	the 90010068		985.80	
3	1	HEADLAMP PANEL RH ?	830		125.00	
4	1	FOG LAMP RH 7.	5 & days		325.80	
5	1	FOG LAMP COVER RH	48		148.80	
			11 14	S	3,020.50	
			06 12 18 less 25%	\$	755.13	
			@ 100chs	\$	2,265.37	
			Rossy after rogar			
		SPECIAL NETT ITEM	UNIT PRICE		AMOUNT S\$	
1	2	HEADLAMP CLIP W/	8.50	S	17.00	SN

	LABOUR & MISCELLANEOUS:	AMOUNT S\$
1	To remove, replace damaged parts apply hot works straighten	700 1,000.00
	headlamp panel where necessary replace new parts	,
2	To spray paint replaced/repaired body panels inclusive of preparatory	700 800.00
	works and painting materials	
3	To coduct headlamp headlamp alignments	30.00
		\$ 1,830.00

LKX Auth Consulta-

GRAND TOTAL: \$ 4,112.37

SINGAPORE DOLLARS: FOUR THOUSAND ONE HUNDRED TWELVE & CENTS THIRTY SEVEN ONLY

AUTO STATE OF THE STATE OF THE

Vfix Auto Pte Ltd

."Without Projutios" basis
..) is allowed
..) must be resurveyed and
..orosel from insurance Company

notify

, Repairer

' > Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Company	
Owner ID:	4992H	
Venian Details	the first party of the last of	
Vehicle No.:	PA8423R	
Vehicle to be Exported:	No	
Intended Deregistration Date:	07 Dec 2018	
Vehicle Make:	TOYOTA	
Vehicle Model:	COASTER SUPER LWB	
Primary Colour:	White	
Manufacturing Year:	2008	
Engine No.:	N04CTQ12850	
Chassis No.:	JTGEC538805000328	
Maximum Power Output:	*	
Open Market Value:	\$78,272.00	
Original Registration Date:	06 Feb 2009	
First Registration Date:	06 Feb 2009	
Transfer Count:	0	
Actual ARF Paid:	\$3,914.00	
intendentealth Robote Digatic	40,727.00	
PARF Eligibility:	No	
PARF Eligibility Expiry Date:		
PARF Rebate Amount:	\$0.00	
Intended COE Reports Digitalls	فينت فقط مرور والمرابع فالتعريب التاريخ فعني التراج	
COE Expiry Date:	05 Feb 2019	
COE Category:	C - Goods Vehicle & Bus	
COE Period(Years):	10	
QP Paid:	\$6,189.00	
COE Rebate Amount:	\$100.00	
Total Rebate Amount:	\$100.00	

The information contained herein is correct as at 07 Dec 2018

OK

3,900

Nivitha (LKK Auto)

From:

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

Sent:

Tuesday, 27 November 2018 4:12 PM

To:

irenelsk@vfixauto.com.sq

Cc:

Admin A; assignments@lkkauto.com

Subject:

RE: ACCIDENT INVOLVING PA8423R & SJQ1918M(EQ) ON 24/11/2018

Attachments:

NOA.DOCX

10.01amo 22/11/18

\ van

14626

Without Prejudice

Dear Irene

We will appoint LKK to conduct PRS.

Dear LKK

Please assist on the following PRS.

Best Regards,

Joel Goh

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190 www.eqinsurance.com.sg



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the

From: irenelsk@vfixauto.com.sg [mailto:irenelsk@vfixauto.com.sg]

Sent: Tuesday, November 27, 2018 8:58 AM

To: EQI PRS

Subject: ACCIDENT INVOLVING PA8423R & SJQ1918M ON 24/11/2018

Dear Sir / Madam

Please find attached copy for your arrangement.

Thank you.

Best regards,

Irene Lee

Vfix Auto Service Pte Ltd 60 Kaki Bukit Ave 6 Ark@KB Singapore 417892 |

E: contact@vfixauto.com.sg | *T: +65 6455 2957 (Line 1); +65 6385 4138 (Line 2); +65 6448 9268 (Line 3) | F: +65 6445 2368 |

Hsiao Tong (LKKAuto)

From:

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

Sent:

Monday, 28 January 2019 11:04 AM

To:

Shu Pei (LKKAuto)

Cc:

Admin A; Hsiao Tong (LKKAuto)

Subject:

RE: ACCIDENT INVOLVING PA8423R & SJQ1918M(EQ) ON 24/11/2018

Attachments:

20190125.000002.02.pdf

Dear Shu Pei

Attached LOD from Vfix for your necessary action.

Best Regards,

Joel Goh

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190 www.eqinsurance.com.sg



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify to

From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Friday, December 7, 2018 7:14 PM

To: Joel Goh

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: ACCIDENT INVOLVING PA8423R & SJQ1918M(EQ) ON 24/11/2018

WITHOUT PREJUDICE

Dear Joel,

We refer to the above matter.

We have inspected TP vehicle PA 8423R at M/s Vfix Auto Service Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Wednesday, 28 November 2018 10:35 AM

To: 'Joel Goh' <joel.goh@eqinsurance.com.sg>; assignments <assignments@lkkauto.com>

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

Subject: RE: ACCIDENT INVOLVING PA8423R & SJQ1918M(EQ) ON 24/11/2018

Dear Joel.

Thank you for the assignment.

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

BEST REGARDS.

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Joel Goh [mailto:joel.goh@eginsurance.com.sg]

Sent: Tuesday, 27 November 2018 4:12 PM

To: irenelsk@vfixauto.com.sg

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

Subject: RE: ACCIDENT INVOLVING PA8423R & SJQ1918M(EQ) ON 24/11/2018

Without Prejudice

Dear Irene

We will appoint LKK to conduct PRS.

Dear LKK

Please assist on the following PRS.

Best Regards,

Joel Goh

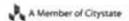
Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190 www.eqinsurance.com.sg







Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify t

From: irenelsk@vfixauto.com.sg [mailto:irenelsk@vfixauto.com.sg]

Sent: Tuesday, November 27, 2018 8:58 AM

To: EQI PRS

Subject: ACCIDENT INVOLVING PA8423R & SJQ1918M ON 24/11/2018

Dear Sir / Madam

Please find attached copy for your arrangement.

Thank you.

Best regards,

Irene Lee

Vfix Auto Service Pte Ltd

60 Kaki Bukit Ave 6 Ark@KB Singapore 417892 |

E: contact@vfixauto.com.sg |

T: +65 6455 2957 (Line 1); +65 6385 4138 (Line 2); +65 6448 9268 (Line 3) |

F: +65 6445 2368 |



This email has been checked for viruses by AVG antivirus software, www.avg.com

Hsiao Tong (LKKAuto)

From:

irenelsk@vfixauto.com.sq

Sent:

Wednesday, 13 February 2019 9:45 AM

To:

Hsiao Tong (LKKAuto)

Cc:

assignments; Admin A; kentsh@vfixauto.com.sg

Subject:

RE: Your Ref: PA 8423R *Our Ref: CC4/EQI18021499/pb3 [ACCIDENT INVOLVING

SJQ 1918M(EQ) & PA 8423R ON 24/11/2018]

Dear Hsiao Tong

We accepted your offer at global sum \$3,750.00.

Thank you.

Best regards,

Irene Lee

Vfix Auto Service Pte Ltd

60 Kaki Bukit Ave 6 Ark@KB Singapore 417892 |

E: contact@vfixauto.com.sg |

T: +65 6455 2957 (Line 1); +65 6385 4138 (Line 2); +65 6448 9268 (Line 3) |

F: +65 6445 2368 |

From: irenelsk@vfixauto.com.sg <irenelsk@vfixauto.com.sg>

Sent: Tuesday, 12 February 2019 4:56 PM

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

Cc: 'assignments' <assignments@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'kentsh@vfixauto.com.sg'

<kentsh@vfixauto.com.sg>

Subject: RE: Your Ref: PA 8423R *Our Ref: CC4/EQI18021499/pb3 [ACCIDENT INVOLVING SJQ 1918M(EQ) & PA

8423R ON 24/11/2018]

Dear Hsiao Tong

We accepted your offer at global sum of \$3,750.00(all-in).

Thank you.

Best regards,

Irene Lee

Vfix Auto Service Pte Ltd

60 Kaki Bukit Ave 6 Ark@KB Singapore 417892 |

E: contact@vfixauto.com.sg |

T: +65 6455 2957 (Line 1); +65 6385 4138 (Line 2); +65 6448 9268 (Line 3) [

F: +65 6445 2368 |

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

Sent: Monday, 11 February 2019 10:37 AM

To: irenelsk@vfixauto.com.sg

Cc: assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Your Ref: PA 8423R *Our Ref: CC4/EQI18021499/pb3 [ACCIDENT INVOLVING SJQ 1918M(EQ) & PA 8423R ON 24/11/2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

We are prepared to improve our offer at global sum of \$3,750.00(all-in).

Please confirm acceptance.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

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: irenelsk@vfixauto.com.sg <irenelsk@vfixauto.com.sg>

Sent: Friday, 8 February 2019 9:22 AM

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

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

Subject: RE: Your Ref: PA 8423R *Our Ref: CC4/EQI18021499/pb3 [ACCIDENT INVOLVING SJQ 1918M(EQ) & PA

8423R ON 24/11/2018]

Dear Hsiao Tong

Thanks for your prompt reply.

We are unable to accept your offer at \$3,640.00, we would like to counter proposal at \$4,000.00.

Thank you.

Best regards,

Irene Lee

Vfix Auto Service Pte Ltd 60 Kaki Bukit Ave 6 Ark@KB Singapore 417892 | E: contact@vfixauto.com.sg | T: +65 6455 2957 (Line 1); +65 6385 4138 (Line 2); +65 6448 9268 (Line 3) [

F: +65 6445 2368 I

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

Sent: Thursday, 7 February 2019 12:01 PM

To: irenelsk@vfixauto.com.sg

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

Subject: RE: Your Ref: PA 8423R *Our Ref: CC4/EQI18021499/pb3 [ACCIDENT INVOLVING SJQ 1918M(EQ) & PA

8423R ON 24/11/2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of \$3,640.00(all-in).

Please confirm acceptance.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

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: Tuesday, 4 December 2018 11:38 AM

To: 'irenelsk@vfixauto.com.sg' < irenelsk@vfixauto.com.sg>

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

Subject: Your Ref: PA 8423R *Our Ref: CC4/EQI18021499/pb3 [ACCIDENT INVOLVING SJQ 1918M(EQ) & PA 8423R

ON 24/11/2018]

Your Ref: PA 8423R

Without Prejudice

Our Ref: CC4/EQI18021499/pb3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SJQ 1918M(EQ) & PA 8423R ON 24/11/2018

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear 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 arrange for survey.

"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) 15 JAN 2019

Our Ref. No.: VEIX-TP20180564

MOTOR CLAIMS DEPT EQ INSURANCE CO LTD

5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEX SINGAPORE 069110 RECEIVED
2 1 JAN 2019
EQ Insurance
Admin Dent



WITHOUT PREJUDICE

Dear Sir / Madam

PROPERTY CLAIM ONLY

ACCIDENT INVOLVING PA8423R AND SJQ1918M ON 24 NOV 2018
ALONG JURONG WEST AVENUE 2

We refer to the above-mentioned accident.

We are writing on behalf of M/S WHS GLOBAL LOGISTICS PTE LTD the registered owner of motor vehicle number PA8423R which was involved in the above accident.

We are instructed that the above accident was caused by the negligence and management of your insured's vehicle number SJQ1918M. As a result of the above accident, our client's vehicle was damaged and our client's has been put to loss and expense, particulars of which are as follows:

TOT	AL AMOUNTS							:S\$	4,141.00
3	GIA Fees							:5\$	2.00
2	Loss of Use	(5	days	X	\$ 250.00)	:5\$	1,250.00
1	Cost of Repair							:5\$	2,889.00

We enclosed a list of the supporting documents :-

- (a) Original Final Repair Bill
- (b) GIA Tax Invoice
- (c) GIA / Police Report lodged by Our Client
- (d) Letter of Authority

Kindly acknowledge receipt of the above said documents and your favourable reply is greatly appreciated.

Any settlement reached is strictly without prejudice to and shall not affect any other claims arising from this accident. Settlement is solely for the items claimed only.

Yours Faithfully,

VFIX AUTO PTE LTD

Hen Jan

Ken Tan

Operation Director

DM18H005240-JG SJQ1918M 24/11/2018



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

Our Ref: CC4/EQI18021499/pb3

05 DEC 2018

MOHAMED AFFANDI BIN BURHANUDDIN

BLK 61CHAI CHEE ROAD #11-850 SINGAPORE 460061

Dear Sir/Madam,

ACCIDENT INVOLVING SJQ 1918M AND PA 8423R ON 24/11/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from PA 8423R against your insurance policy.

Based on the accident report and accident scenario, liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG

Case Handler DID: 6742 3197 FAX: 6741 4108

C.C.

EMAIL: chewht@lkkauto.com

EQ INSURANCE COMPANY LIMITED (Motor Claims Dept) To: EQ INSURANCE CO LTD 5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEX SINGAPORE 069110

Dear Sir / Madam,	
Claimant:	
ACCIDENT INVOLVING PA8423R	AND _SJQ1918MON 24/11/18 _AT
JURONG WEST AVE 2	
I/We,WHS GLOBAL LOGISTICS of motor car noPA8423R	PTE LTD, am/are the registered owne
Please be informed that I have assigned accident to VFIX AUTO PTE LTD.	all compensation monies due to me/us in the above
장면 보통하는 경우 전문 경우	monies pertaining to the above mentioned accident to settlement cheque to VFIX AUTO PTE LTD whom ompensation monies.
Thank you,	
	Arene
Signature of Claimant &	Signature of Witness
Company Stamp if applicable	
IC No.: 81782042 G	IC No.: S1527552I
Date: 15/01/19	Date: 15/01/19



Vfis Auto Pre Lid 60 Kakr Bukir Ave 6 Arkij/KB Songapow: 417892 E-mail: contactij/r finauto com. sg Tel: 64552957 Pax: 64452568 UPN/GST Reg. No.: 201830761R

FINAL REPAIR BILL

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

MND COMPLEX SINGAPORE 069110 DATE : 15/01/2019 VEHICLE NO : PA8423R

MAKE/MODEL : TOYOTA COASTER

ACC DATE : 24/11/2018

CLAIM NO : VFIX-TP20180564

POLICY NO :

AMOUNT S\$

LUMP SUM REPAIR COST

Repair Amount

2,700.00

7% GST

189.00

Total 2,889.00

SINGAPORE DOLLARS: TWO THOUSAND EIGHT HUNDRED & EIGHTY NINE ONLY

VFIX AUTO PTE LTD

Ken Tan

Operation Director



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-18-182844

Date of Request:

26/11/2018

Your Ref No:

Online Purchase

Vfix Auto Service Pte Ltd 60 Kaki Bukit Ave 6

ARK@KB

Singapore 417892

TP BGH

PA BHAZZ

Dear Sir/Madam,

Enquiry Date

26/11/2018

nquiry By

Kelvin Poh Leong Hock

P Vehicle No.

SJQ1918M

Accident Date

24/11/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJQ1918M	EQ Insurance Company Ltd	15/05/2018-14/05/2019	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.

is a computer generated document and requires no signature.



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

TAX INVOICE

Our Ref No:

GR-18-182844

Date of Request:

26/11/2018

Your Ref No:

Online Purchase

Vfix Auto Service Pte Ltd 60 Kaki Bukit Ave 6 ARK@KB Singapore 417892

Dear Sir/Madam,

Enquiry Date

26/11/2018

nquiry By

Kelvin Poh Leong Hock

P Vehicle No.

SJQ1918M

Accident Date

24/11/2018

DESCRIPTION	AMOUNT (S\$)
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:

[X] GIRO [] Cash [] Cheque



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: 28/02/2019

THIRD PARTY DIRECT SETTLEMENT

Vahiala Na	SJQ 1918M	(Insd Veh)	Your Ref. No.: DMPPHQ18-003084
Vehicle No.	PA 8423R	(TP Veh)	Our Ref. No.: CC4/EQI18021499/R1pb3q2
Date of Accident	24/11/2018	10	

	100%	
: \$	2,889.00	
: \$	900.00	5 days
: \$		days
: \$	2.00	
: \$		
	3,791.00	
: \$	3,750.00	GLOBAL SUM
2	/	-
	: S : S : S	: \$ 2,889.00 : \$ 900.00 : \$: \$ 2.00 : \$

1)	VFIX AUTO PTE LTD /	: \$	3,750.00
		: \$	

JOANNE LEE LKK Auto Consultants Pte Ltd



5b.

ESTIMATED NORMAL PERIOD FOR REPAIR:

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 Inter	nationale Des Experts En Auton	nobile		
EQ I	NSURANCE CON	IPANY LTD	Ref : CC4/EQI18021	499/R1pb3q2		
#17-	AXWELL ROAD 00 TOWER BLOC COMPLEXSING		Date: 28-02-2019 Code: EQI			
1.	ku ja naja	Policy Particu	lars :- THIRD PARTY CLA	IM		
	Insured Veh.	SJQ 1918M	Veh. Inspected	PA 8423R		
	Policy No.	DMPPHQ18-003084	Coverage (\$)	0.00		
	Claim No.		Excess (\$)	0.00		
	Assign From	JOEL	Assign Date	27/11/2018		
2.		Vehicle P	articulars & Condition			
	Make & Model	TOYOTA COASTER	c.c	4009		
	Engine No.	HIDDEN	Year of Reg.	2009		
	Chassis No.	JTGEC538805000328	Colour	MULTI Z		
	Odometer	313717	Steering	IN ORDER		
	Brakes	IN ORDER	Modification	NIL		
	General	FAIR				
3.		Cor	nditions of Tyres			
		Size	Make	Balance		
	R/H Front Tyre	215/75 R17	GOODYEAR	7 mm		
	L/H Front Tyre	215/75 R17	GOODYEAR	7 mm		
	R/H Rear Tyre	215/75 R17 (D)	GOODYEAR	7/7 mm		
	L/H Rear Tyre	215/75 R17 (D)	GOODYEAR	7/7 mm		
4.		Descr	ription of Damages			
	THE VEHICLE SUSTAINED DAMAGES AT THE FRONT O/S PORTION.					
DAMAGES SEE DETAILS.						
5.		Ger	neral Information			
	Accident Date	24/11/2018	Inspection Date	06/12/2018		
	Survey held at	VFIX AUTO PTE LTD				
		60 KAKI BUKIT AVE 6, ARK SINGAPORE 417892	@KB, 417892 KAKI BUKIT			
5a.			Remarks			
		ON WAS CONDUCTED ON A	"WITHOUT PREJUDICE" BAS			

Estimate Days of Repair

5 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. PA 8423R

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER	BENT	1,435.10	1,435.10
1	HEADLAMP RH	BROKEN	985.80	985.80
1	HEADLAMP PANEL RH	NOT NECESSARY	125.00	12
1	FOG LAMP RH	NOT NECESSARY	325.80	9-
1	FOG LAMP COVER RH	CUT	148.80	148.80
	LESS 25% DISCOUNT		-755.13	-642.43
			2,265.37	1,927.27
	SPECIAL NETT ITEMS			
2	HEADLAMP CLIP @\$8.50 (SN)	NECESSARY	17.00	17.00
			17.00	17.00
	LABOUR			
	TO REMOVE,REPLACE DAMAGED PARTS APPLY HOT WORKS STRAIGHTEN HEADLAMP PANEL WHERE NECESSARY ,REPLACE NEW PARTS.		1,000.00	700.00
	TO SPRAY PAINT REPLACED/REPAIRED BODY PANELS INCLUSIVE OF PREPARATORY WORKS AND PAINTING MATERIALS.		800.00	700.00
	TO CONDUCT HEADLAMP ALIGNMENTS.		30.00	30.00
			1,830.00	1,430.00
	GRAND TOTAL		4,112.37	3,374.27

RECOMMENDED COST OF LUMP SUM REPAIRS	2,700.00
(TO ITS PRE-ACCIDENT CONDITION)	/

Report Ref No. CC4/EQI18021499/R1pb3q2

MOHAMMED RASUL BIN MOHD YUNUS

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 contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or realying on this Report. In whole or in part, does so at his or her own risk.