

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 24 September 2020 8:25 AM  
**To:** Janice Goh  
**Cc:** Admin A  
**Subject:** RE: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG //LKK Ref: CC4/EQI18021899/Gpb3s2 [Accident Involving SCU8992M(OI-EQ) & SMF 4507T(TP) on 03/12/2018]  
**Attachments:** Re: Fw: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG //LKK Ref: CC4/EQI18021899/Gpb3s2

Hi Janice,

We refer to the above matter.

Third party had accepted our offer for coating at \$280.00. Kindly refer to the attached email from third party repairer.

Kindly assist to process payment to third party repairer **"BW WORKSHOP SERVICES PTE LTD"**.

Thanks.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

S(408933)

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Thursday, 13 August 2020 12:18 PM  
**To:** Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG //LKK Ref: CC4/EQI18021899/Gpb3s2 [Accident Involving SCU8992M(OI-EQ) & SMF 4507T(TP) on 03/12/2018]

Hi Janice,

Thank you for your email.

We will proceed to offer third party at \$280.00 for the coating and update you on this matter.

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](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:** Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)>

**Sent:** Thursday, 13 August 2020 12:15 PM

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

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

**Subject:** RE: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG //LKK Ref: CC4/EQI18021899/Gpb3s2 [Accident Involving SCU8992M(OI-EQ) & SMF 4507T(TP) on 03/12/2018]

Hi Hsiao Tong

This is entirely their own fault but out of goodwill, we are prepare to settle 30% for the coating.

Please inform TP workshop that this will not be set as a precedent for further case.

Thank you.

**Announcement**

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

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be

**Regards**

**Janice Goh**

Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

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

**Sent:** Wednesday, August 12, 2020 3:58 PM

**To:** Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)>

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

**Subject:** RE: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG //LKK Ref: CC4/EQI18021899/Gpb3s2 [Accident Involving SCU8992M(OI-EQ) & SMF 4507T(TP) on 03/12/2018]

Hi Janice,

We refer to the above matter & email below from third party claimant.

We have informed third party workshop that the claim was settled at \$18,022.34 as per their LOD submitted on 20/08/2019 and we have closed the file on 08/10/2019. Third party workshop had replied that they will settle the towing & LOU with their client. However third party workshop would like to know if their client can claim back the

coating fee at \$952.80. As per the coating invoice attached, the paint protection work was done in 15 November 2018 before the accident date 03/12/2018 which is less than a month.

Kindly advise if we may consider to settle the coating fee at \$952.80 after you have reviewed the matter.

Thank you.

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Best Regards,  
**Hsiao Tong, Chew** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | email: [chewht@lkkauto.com](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:** Softworkz Pte Ltd <[alvin@softworkz.net](mailto:alvin@softworkz.net)>  
**Sent:** Wednesday, 12 August 2020 1:41 PM  
**To:** Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)>  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Lana <[lane@bw.com.sg](mailto:lane@bw.com.sg)>  
**Subject:** Re: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG

Hi all,

I'll also like to state my case clearly,

- at the point of accident, my vehicle couldn't start and needed to be towed to the workshop. The total towing fee (receipt given to the workshop on the 3rd December 2018) SGD 120. The workshop told me EQI rejected this claim. How am I supposed to bring my vehicle to the workshop then??

- the total repair downtime was 50 days as the workshop mentioned that the battery was out of stocks. I did not have a vehicle to tie me through that period. Hence my total loss of use is 50 days. Workshop is telling me only 14 days is allowed!?!??

- The paint protection coating invoice was also submitted to the workshop for claims submission right after sending the vehicle for repair. Total amount as stated in the invoice attached in the prior email by EQI. Workshop told me EQI rejected the claim as well.

I'm not asking for anything more, simply want to be compensated for the damages done by the other driver, my loss of use, towing fees, and the paint protection which was done prior to the accident.

Alvin  
Mobile: 94882103

On Wed, 12 Aug 2020 at 1:26 PM, Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)> wrote:

Hi Hsiao Tong

Please assist and revert.

Thank you.

[Announcement](#)

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

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be

## Regards

**Janice Goh**

Executive | Claims



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**From:** Softworkz Pte Ltd [mailto:[alvin@softworkz.net](mailto:alvin@softworkz.net)]

**Sent:** Wednesday, August 12, 2020 12:03 PM

**To:** Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)>

**Cc:** Lana <[lana@bw.com.sg](mailto:lana@bw.com.sg)>

**Subject:** Re: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG

Hi all,

Kindly keep me updated on the surveyor reply.

As mentioned, I will also require an itemised list of what was submitted as claims, the date of submission, the itemised amount for each of the item and payout for each item.

Sincerely,

Alvin Tang

Director, Softworkz Pte Ltd

mobile: +65-9488-2103

website: [www.softworkz.net](http://www.softworkz.net)

On Tue, Aug 11, 2020 at 11:14 AM Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)> wrote:

Hi Mr Tang

We have received an email from your workshop last Friday. (Attached)

Please bear with it as we have informed our surveyor to liaise with your workshop directly and your workshop will revert to you in due course.

Thank you.

### Announcement

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

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be conducted via video conference.

## Regards

**Janice Goh**

Executive | Claims



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**From:** Softworkz Pte Ltd [mailto:[alvin@softworkz.net](mailto:alvin@softworkz.net)]

**Sent:** Tuesday, August 11, 2020 11:01 AM

**To:** Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)>

**Subject:** Re: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG

Hi Janice,

I am seeking your kind assistance in this matter as I am suspecting they mishandled my case and did not submit receipts for towing fees and paint protection for the claims.

If EQI is not cooperating, I would have to file an enquiry on your conduct to FIDREC.

Sincerely,

Alvin Tang

Director, Softworkz Pte Ltd

mobile: +65-9488-2103

website: [www.softworkz.net](http://www.softworkz.net)

On Tue, Aug 11, 2020 at 10:57 AM Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)> wrote:

Hi Mr Tang

Our surveyed has settled with your workshop at \$18,022.34 being COR, Loss of Use and LTA search and payment has been paid in November 2019.

Please liaise with your workshop on payment issue.

Thank you.

### Announcement

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

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be conducted via video conference.

Regards

**Janice Goh**

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**From:** Softworkz Pte Ltd [mailto:[alvin@softworkz.net](mailto:alvin@softworkz.net)]

**Sent:** Tuesday, August 11, 2020 10:53 AM

**To:** Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)>

**Subject:** Re: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG

Hi Janice,

As mentioned I have not been paid yet and would like to find out what was claimed for my case so that I can take it up with the workshop.

Would appreciate it if you can help with providing what was submitted to EQI for claims and what was approved.

Sincerely,

Alvin Tang

Director, Softworkz Pte Ltd

mobile: +65-9488-2103

website: [www.softworkz.net](http://www.softworkz.net)

On Tue, Aug 11, 2020 at 10:51 AM Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)> wrote:

Hi Mr Tang

You have authorized your workshop to submit claim against EQI.

If you have any requires, please liaise with your workshop directly.

Thank you.

**Announcement**

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

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**From:** Softworkz Pte Ltd [mailto:[alvin@softworkz.net](mailto:alvin@softworkz.net)]  
**Sent:** Tuesday, August 11, 2020 10:18 AM  
**To:** Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)>  
**Subject:** Re: Accident Claim Inquiry -- EQ's REF: DM18HO03317/SG

Hi Janice,

Can you send me the itemised list?  
Did they submit the towing and car paint protection receipt for the claims?  
Also my loss of use was 50 days as the repair took that long. Is it fully covered?

Sincerely,  
Alvin Tang  
Director, Softworkz Pte Ltd  
mobile: +65-9488-2103  
website: [www.softworkz.net](http://www.softworkz.net)

On Tue, Aug 11, 2020 at 10:15 AM Janice Goh <[janice.goh@eqinsurance.com.sg](mailto:janice.goh@eqinsurance.com.sg)> wrote:

Hi Mr Tang

We refer to your email on even date.

We have settled at \$18,022.34 being COR, Loss of Use and LTA search and payment has been paid in November 2019.

Thank you.

#### **Announcement**

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#### **Regards**

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**From:** Softworkz Pte Ltd [mailto:[alvin@softworkz.net](mailto:alvin@softworkz.net)]

**Sent:** Tuesday, August 11, 2020 10:03 AM

**To:** EQI PRS <[EQIPRS@eqinsurance.com.sg](mailto:EQIPRS@eqinsurance.com.sg)>

**Subject:** Accident Claim Inquiry

Good day,

I am writing with regards to my accident claim.

The workshop I sent my car to handles my repair and claims but I have yet to receive payment. Would like to find out in itemised order, what the workshop has submitted for claims and their corresponding payout amount.

Details of the accident:

Accident Date: 3rd Dec 2018

My vehicle: SMF4507T

Your client's vehicle: SCU8992M

Thank you.

Sincerely,

Alvin Tang

Director, Softworkz Pte Ltd

mobile: +65-9488-2103

website: [www.softworkz.net](http://www.softworkz.net)

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Sincerely,

Alvin Tang

Director, Softworkz Pte Ltd

mobile: +65-9488-2103

website: [www.softworkz.net](http://www.softworkz.net)