



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: 25/07/2019

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	XD 2064Y (Insd Veh)	Your Ref. No. : DM16Ho01482/WY
	SHD 9388G (TP Veh)	Our Ref. No. : CC3/EQ16014153/Kwb3s2-1
Date of Accident	12/7/2016	

Liability	20%	
Final Repair Cost	: \$ 4,922.00	(W/GST)
Loss of Income	: \$	days
Rental (If any)	: \$ 765.31	48 days
Others:	: \$ 6.00	
	: \$	
	5,693.31	
Final Settlement Sum	: \$ 5,600.00	(GLOBAL SUM)
Remarks	: PLEASE SEND THE CHEQUE PAYMENT TO TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111	

**Payment Instruction: Payee's Breakdown**

1)	TRANS-CAB AUTO SERVICES PTE LTD	: \$ 5,600.00
		: \$

NUR SHAQILAH

LKK Auto Consultants Pte Ltd

LFK

**Trans-Cab Services Pte Ltd**

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref : AAD1607-159

Your Ref : XD2064Y

Date : 30.May 2019

**EQ INSURANCE LIMITED**

Dear Sir/Madam,

**ACCIDENT INVOLVING SHD9388G AND XD2064Y ON 12/07/16 02:50 PM ALONG TUAS SOUTH AVE 3 X TUAS SOUTH AVE 5**

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below :-

1.	Cost of Repair (inclusive of 7% GST)	\$	24,610.00
2.	Loss of Rental for <u>48</u> days @ \$ <u>79.72</u> per day	\$	3,826.56
3.	Loss of Income for <u>—</u> days @ \$ <u>—</u> per day	\$	0.00
4.	LTA Search Fee	\$	6.00
5.	Survey Fee	\$	0.00
	Total	\$	28,442.56

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

**Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.**

Yours Faithfully

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

Tel No. : 6603 1250 (DID)

Note : Please email any further correspondence to claims@transcab.com.sg (6603 1259)



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC3/EQI16014153/Kwb3

22 September 2016

**Wah & Hua Pte Ltd**

11 Kranji Crescent  
Wlt Building  
Singapore 728656

Dear Sir/Madam,

**ACCIDENT INVOLVING XD 2064Y & SHD 9388G ON 12/07/2016**

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

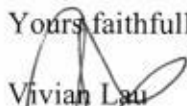
Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 06/10/2016, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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

Please call us if you have further queries.

Yours faithfully,

  
Vivian Lau  
Case Handler

DID: 6841 8625

FAX: 6741 4108

EMAIL: Vivianlau@lkkauto.com

c.c. *EQ INSURANCE COMPANY LIMITED*  
(Motor Claims Dept)

**Trans-Cab Services Pte Ltd**

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

**Authorization To Act**

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHD9388G and XD2064Y along TUAS SOUTH AVE 3 X TUAS SOUTH AVE 5 on 12/07/16 02:50 PM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 30 (day) of May 2019

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

**Trans-Cab Auto Services Pte Ltd**

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666

Fax: 6287 7764

Co. Reg. No.: 201019626G

GST Reg. No.: 201019626G

**Tax Invoice / Debit Note**

<b>TO:</b> <b>EQ INSURANCE COMPANY LIMITED</b> 5 Maxwell Road #17-00 Tower Block, MND Complex 069110 Singapore  <b>ATTENTION:</b>	<b>INVOICE NO.</b> : INV1907-200 <b>DATE</b> : 24. July 2019 <b>REFERENCE NO</b> : AAD1607-159 <b>TERMS</b> : <b>DUE DATE</b> : 24. July 2019 <b>PAGE</b> : 1
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NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHD9388G;DOA 12.07.16(LUMP SUM-16)	1	24,610.00	24,610.00

**Total SGD Excl. GST : 23,000.00****7% GST : 1,610.00****Total SGD Incl. GST : 24,610.00****\*\*\*\* TWENTY FOUR THOUSAND SIX HUNDRED TEN SGD ONLY \*\*\*\***

- 1) All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"
- 2) Please quote our Invoice Number during payment.
- 3) We reserve the right to charge interest @ 1.5% per month on overdue invoice.
- 4) Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

**E. & O. E.****THIS IS A COMPUTER GENERATED INVOICE WHICH REQUIRES NO SIGNATURE**

**Trans-Cab Services Pte Ltd**

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

30 May, 2019

To Whom It May Concern

Dear Sir / Madam,

Accident on 12/07/16 02:50 PM at TUAS SOUTH AVE 3 X TUAS SOUTH AVE 5

1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHD9388G. The taxi was hired to ALVIN ONG YEOW WEI a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$79.72 per day (inclusive of GST).
2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan  
General Manager

## Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

12-07-2016

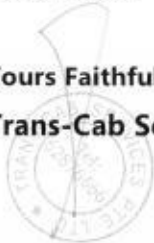
Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

Date In	Date Out	Vehicle No.
<b>Accident No.</b>	AAD1607-159	<b>Accident Date</b> 12-07-2016
12/7/2016 14:50	28/7/2016 09:30	SHD9388G
28/7/2016 09:31	11/10/2016 17:00	SHD9388G

Yours Faithfully,

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

## Vehicle &amp; Owner Information ( Vehicle No. XD2064Y As At 12 Jul 2016 / 14:50:00 )

## Details

Insurance claim in relation to traffic accident

TCS(CANDY\SHD9398G

## details

Company

200000076M

WAH &amp; HUA PTE LTD

Private Residential (Condo Apt or House) / Shopping / Office Complexes

Course No.

11

James

Kranji Crescent

Name: \_\_\_\_\_

729856

### Details

XP02064Y

MITSUBISHI / F/51JKM4RDEA

EQ INSURANCE COMPANY LTD

Model

v Name:



## Vivian Lau (LKKAUTO)

---

**From:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Sent:** Thursday, 20 June, 2019 3:46 PM  
**To:** Vivian Lau (LKKAUTO)  
**Cc:** Admin A  
**Subject:** FW: Direct Settlement - Accident Involving XD2064Y (OI : EQI -DM16Ho01482/WY ) AND SHD9388G (TP : LKK REF - CC3/EQI16014153/Kwb3) on 12.07.2016  
**Attachments:** LKKAdjustment1 (1).pdf; LKKInspection (1).pdf; LOD.pdf; TPI SETTLEMENT PROOF.pdf

Dear Vivian

We have settled the driver's injury claim at 20% liability( SEE ATTACHED)

Please proceed to negotiate settlement from \$5,693.31 to \$6,000.00(global).

Regards,

**Janet Tan**  
Senior 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  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

 A Member of Citystate



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**From:** Vivian Lau (LKKAUTO) [mailto:vivianlau@lkkauto.com]  
**Sent:** Wednesday, June 19, 2019 11:59 AM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** FW: Direct Settlement - Accident Involving XD2064Y (OI : EQI -DM16Ho01482/WY ) AND SHD9388G (TP : LKK REF - CC3/EQI16014153/Kwb3) on 12.07.2016

Dear Janet

We refer to the email below

We receive LOD from TP, TP agree on direct settlement

We did clarify with OI the nature of accident, NO CCTV NO evidence, he agreed to settle and aware of NCD issues.

We also did check with Third party, they did not provide any video/witness statement/ accident photos.

In view of the above is Conflicting version . Liability is 50%.

We have surveyed the vehicle, and relevant supporting documents was enclose for your perusal.

We seek your approval to offer to TP repairer **Trans Cab Auto Services Pte Ltd** is as follows:-

	Amount Claimed	Amount Revised
1. Cost of Repair (+GST)	S\$ 152,354.38	S\$ 24,610.00
2. Loss of RENTAL (\$ 79.72 x 48 days)	S\$ 3,825.56	S\$ 3,826.56 ( Surveyor recommend 32days)
50% Liability	S\$ 78,089.97	S\$ 14,218.28
3. LTA SERACH	S\$ 6.00	S\$ 6.00
Total	S\$ 78,095.97	S\$ 14,224.28

**Amount of claim at liability 100% S\$ 14,224.28**

**For your approval please**

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Vivian Lau (LKKAuto)

**Sent:** Friday, 7 June, 2019 3:46 PM

**To:** 'Janet Tan' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

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

**Subject:** RE: Direct Settlement - Accident Involving XD2064Y (OI : EQI -DM16Ho01482/WY ) AND SHD9388G (TP : LKK REF - CC3/EQI16014153/Kwb3) on 12.07.2016

Dear Janet

We refer to the email below

We receive LOD from TP, TP agree on direct settlement

We did clarify with OI the nature of accident, NO CCTV NO evidence, he agreed to settle and aware of NCD issues.

We also did check with Third party, they did not provide any video/witness statement/ accident photos.

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3. LTA SERACH	S\$ 6.00	S\$ 6.00
Total	S\$ 78,095.97	S\$ 14,224.28

**Amount of claim at liability 100% S\$ 14,224.28**

**For your approval please**

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Vivian Lau (LKKAuto)

**Sent:** Tuesday, 6 March, 2018 9:39 AM

**To:** 'Bazlin Ahmad' <[bazlin.ahmad@eqinsurance.com.sg](mailto:bazlin.ahmad@eqinsurance.com.sg)>

**Cc:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving XD2064Y (OI : EQI -DM16Ho01482/WY ) AND SHD9388G (TP : LKK REF - CC3/EQI16014153/Kwb3) on 12.07.2016

Dear Sir/Madam,

**Accident Involving XD 2064Y AND SHD 9388G ON 12.07.2016**

We refer to the above matter.

Be informed that till date TP's repairer had finalised with our surveyor since 21/07/2016 after inspection .

TP's repairer did not submit the LOD until now. In view of no further development, we will proceed to temporary close the file and submit the report to your office.

If any new development in future, we will keep you informed for an update and follow up the matter accordingly

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Tan Wei Yin [<mailto:weiyin.tan@eqinsurance.com.sg>]

**Sent:** Tuesday, 2 August, 2016 1:58 PM

**To:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vivian Lau (LKKAuto)

<[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Zayyer (LKKAuto) <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving XD2064Y (OI : EQI -DM16Ho01482/WY ) AND SHD9388G (TP : LKK REF - CC3/EQI16014153/Kwb3) on 12.07.2016

Forgot the attachment!

Thank you

Warmest Regards,

Tan Wei Yin

Claims Executive

EQ Insurance Company Limited

5 Maxwell Road,

#17-00 Tower Block,

MND Complex

Singapore 069110

6223 9433 (Tel)

6496 9034 (DID)

6223 4190 (Fax)

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

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**From:** Tan Wei Yin

**Sent:** Tuesday, August 2, 2016 1:57 PM

**To:** 'Shu Pei (LKKAuto)'

**Cc:** KKLau; Admin A; Vivian Lau (LKKAuto); Zayyer (LKKAuto); Hsiao Tong (LKKAuto)

**Subject:** RE: Direct Settlement - Accident Involving XD2064Y (OI : EQI -DM16Ho01482/WY ) AND SHD9388G (TP : LKK REF - CC3/EQI16014153/Kwb3) on 12.07.2016

Dear Shu Pei,

Refer to your email below, please find insured driver's SAS report.

Liability is unclear, please proceed on WP basis.

Thank you

Warmest Regards,  
Tan Wei Yin  
Claims Executive  
EQ Insurance Company Limited  
5 Maxwell Road,  
#17-00 Tower Block,  
MND Complex  
Singapore 069110  
6223 9433 (Tel)  
6496 9034 (DID)  
6223 4190 (Fax)  
Website: [www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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**From:** Shu Pei (LKKAUTO) [<mailto:shupeil@lkkauto.com>]  
**Sent:** Monday, August 1, 2016 2:23 PM  
**To:** Tan Wei Yin  
**Cc:** KKLau; Admin A; Vivian Lau (LKKAUTO); Zayyer (LKKAUTO); Hsiao Tong (LKKAUTO)  
**Subject:** Direct Settlement - Accident Involving XD2064Y (OI : EQI - TBA) AND SHD9388G (TP : LKK REF - CC3/EQI16014153/Kwb3) on 12.07.2016

**WITHOUT PREJUDICE**

Dear Wei Yin,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHD 9388G at Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP's GIA report
- Police report
- Estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Vivian and she can be contacted at DID: 6841 8625.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

20

## Janet Tan

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**From:** Janet Tan  
**Sent:** Wednesday, November 23, 2016 11:38 AM  
**To:** 'Gay Thuan Ewe Joseph Michael'  
**Subject:** RE: Our ref: DM16HO01482/JT, Your ref: 211/2016/ap-acc on 12/7/16 involving XD2064Y and SHD9388G

*Without Prejudice*

Dear Sir,

We have effected payment. Please await our settlement cheque which will be sent direct to your office.

Best Regards

*Janet Tan*  
*Claims Executive*  
EQ Insurance Company Limited  
5 Maxwell Road,  
#17-00 Tower Block,  
MND Complex  
Singapore 069110  
6223 9433 (Tel)  
6496 9032 (DID)  
6223 4190 (Fax)  
Website: [www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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**From:** Gay Thuan Ewe Joseph Michael [mailto:[joegayco@gmail.com](mailto:joegayco@gmail.com)]  
**Sent:** Wednesday, November 23, 2016 11:19 AM  
**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>  
**Subject:** Re: Our ref: DM16HO01482/JT, Your ref: 211/2016/ap-acc on 12/7/16 involving XD2064Y and SHD9388G

Dear Janet

We refer to our email sent to you on 10-11-16 at 11:15 am.

To-date we have not received payment of \$2,684-21 in our favour.

Kindly let us have the said payment without further delay.

Regards

Joseph Gay & Co  
Ref: 211/2016/el

On Thu, Nov 10, 2016 at 11:17 AM, Gay Thuan Ewe Joseph Michael <[joegayco@gmail.com](mailto:joegayco@gmail.com)> wrote:

Dear Janet

We attach hereto copy of the duly signed Warrant to Act which was omitted in our previous email.

Regards

Joseph Gay & Co  
Ref: 211/2016/el

On Thu, Nov 10, 2016 at 11:15 AM, Gay Thuan Ewe Joseph Michael <[joegayco@gmail.com](mailto:joegayco@gmail.com)> wrote:

Dear Janet

For quick amicable settlement, your offer as outlined in your email sent to us on 08-11-16 at 4:07 pm is accepted on condition that payment must be made in our favour.

We attach hereto copy of the duly signed Warrant to Act for your attention.

Kindly let us have payment of \$2,684.21 in our favour as soon as possible.

Regards

Joseph Gay & Co  
Ref: 211/2016/el

On Tue, Nov 8, 2016 at 4:07 PM, Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)> wrote:

*Without Prejudice*

Dear Sir,

Please refer to the above claim.

We are prepared to offer as follow:

General damages	\$3,500.00
Medical expense	\$504.30
Transport expense	\$120.00
Loss of income	\$700.00
@20%	\$964.86
Medical report	\$80.00
LTA/GIA	\$34.35
Cost	\$1,605.00
Total	\$2,684.21

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.

**P.S. In the meantime please hold hand for all legal action.**

Best Regards

*Janet Tan*

*Claims Executive*

EQ Insurance Company Limited

5 Maxwell Road,

#17-00 Tower Block,

MND Complex

Singapore 069110

6223 9433 (Tel)

6496 9032 (DID)

6223 4190 (Fax)

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

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