

## Shu Pei (LKKAuto)

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**From:** Admin-D (LKKAuto)  
**Sent:** Friday, 2 August 2019 10:34 AM  
**To:** 'Joel Goh'; assignments  
**Cc:** Admin A  
**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Dear Sir/Madam,

Thank you for the assignment.

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

Best Regards,

**Summer Lee** | 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)

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)

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

**Sent:** Thursday, 1 August 2019 5:26 PM

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

**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Dear LKK

Attached both accident reports.

Please inform insured before the 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](http://www.eqinsurance.com.sg)



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**From:** Joel Goh

**Sent:** Thursday, August 1, 2019 5:25 PM

**To:** 'Yong Patric Yong'

**Cc:** 'Admin A'

**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

**Without Prejudice**

**Save As To Cost**

Dear Wan Ping

Thank you for your confirmation.

We will arrange accordingly.

Dear LKK

Please assist on this DS at 70%.

Best Regards,

**Joel Goh**

Executive | Claims



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**From:** Yong Patric Yong [<mailto:yihengmotorworkshop@yahoo.com.sg>]

**Sent:** Thursday, August 1, 2019 3:45 PM

**To:** Joel Goh

**Subject:** Re: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

To Joe Goh,

We choose 6) LKK Auto Consultants Pte Ltd.

From,  
Wan Ping

On Thursday, 1 August 2019, 2:48:57 PM GMT+8, Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)> wrote:

**Without Prejudice**

**Save As To Costs**

Dear Jason

Thank you for your confirmation at 70%.

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>  Tel: 6281 6690 / 62832866  Fax: 6281 8748  Contact Person: Amy/ Grace	<b>4) Priority Services</b>  <b>Tel: 6293 4822</b>  <b>Fax: 6296 3283</b>  <b>Contact Person: Sharon</b>

<b>5) RT Appraisal Pte Ltd</b>  Tel: 6748 6076  Fax: 6748 0361  Contact Person: Elson/Elgene	<b>6) LKK Auto Consultants Pte Ltd</b>  Tel: 6256 3561  Fax: 6741 4108
<b>7) Kelvin Automotive Appraising Services</b>  Tel: 8182 5263  Fax: 6746 1148  Contact Person: Kelvin	<b>8) Automotive Appraiser &amp; Surveying Services</b>  Tel: 9662 3655  Fax: 6765 5662  Contact Person: Mr Chee
<b>9) JP Knights Pte Ltd</b>  Tel: 6345 0068  Fax: 6344 5328	<b>10) Appraisals Associates Pte Ltd</b>  Tel : 6747 2822  Fax: 6747 0070
<b>11) Infiniti Appraisal Service</b>  Tel : 9668 4818/9009 9001  Fax: 6458 7432	<b>12) Formteam Adjusters Pte Ltd</b>  Tel: 6509 1788  Fax: 6509 6221

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.

Best Regards,

**Joel Goh**  
Executive | Claims



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**From:** YI HENG MOTOR WORKSHOP [<mailto:yihengmotorworkshop@yahoo.com.sg>]

**Sent:** Wednesday, July 31, 2019 4:32 PM

**To:** Joel Goh

**Subject:** Re: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Afternoon Joel.

Appreciate your replied and we accept the given liability of 70% for this case.

Kindly arrange Pre Repair with Surveyor List and we will follow your step accordingly.

Thank you

Best regards,

Jason

On Wednesday, 31 July 2019, 03:27:26 pm GMT+8, Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)> wrote:

**Without Prejudice**  
**Save As To Cost**

Dear Jason

We are of the view that your client's NCD is not affected as he is claiming against our insured's policy and not his own.

We maintain liability @ 70%.

Best Regards,

**Joel Goh**

Executive | Claims



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A handwritten signature in brown ink, appearing to be 'Joel Goh', with a long horizontal line extending to the right.

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**From:** YI HENG MOTOR WORKSHOP [<mailto:yihengmotorworkshop@yahoo.com.sg>]

**Sent:** Tuesday, July 30, 2019 12:10 PM

**To:** Joel Goh

**Subject:** Re: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Afternoon Joel,

Appreciate your prompt replied.

Sincerely asking of liability 80% for this case as not to affect my client NCD.

Your approval are much appreciated for this case.

Hear from your good end.

Regards,

Jason

On Monday, 29 July 2019, 05:31:22 pm GMT+8, Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)> wrote:

**Without Prejudice**

**Save As To Cost**

Dear Jason

We are of the view that our insured had stopped at 10s mark of the video.

We noted that your client had in straddling in between lanes prior to the collision and hence cannot be considered that your client had successfully entered the lane.

For amicable settlement, we are prepared to offer 70% liability.

Best Regards,

**Joel Goh**  
Executive | Claims



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**From:** Yong Patric Yong [<mailto:yihengmotorworkshop@yahoo.com.sg>]

**Sent:** Friday, July 26, 2019 10:51 AM

**To:** Joel Goh

**Subject:** Re: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

To Joel,

Attach Front Camera Video to you.

From,  
Wan Ping

On Friday, 26 July 2019, 10:38:40 AM GMT+8, YI HENG MOTOR WORKSHOP  
<[yihengmotorworkshop@yahoo.com.sg](mailto:yihengmotorworkshop@yahoo.com.sg)> wrote:

Morning Joel,

Based on the video and scratched mark on our bus on Rear RH edge clearly showed that our Bus have entered the lane.

From the video, your insured vehicle drive out from minor exit without stopping and checking thus proceeded to enter main road.

Therefore we would appreciate the liability at 90% on our favour.

Your consideration are much appreciated.



Regards,

Jason

On Friday, 26 July 2019, 10:03:36 am GMT+8, Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)> wrote:

**Without Prejudice**  
**Save As To Cost**

Dear Wan Ping

Based on the video footage, our insured was exiting the minor road and 50% of the vehicle had entered into the road when your client's vehicle changed lane.

We are of the view that both parties are at fault and should be a 50-50 case.

Best Regards,

**Joel Goh**  
Executive | Claims



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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)



A Member of Citystate

A handwritten signature in black ink, appearing to be 'Jason', with a long horizontal line extending to the right.

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**From:** Yong Patric Yong [<mailto:yihengmotorworkshop@yahoo.com.sg>]

**Sent:** Wednesday, July 24, 2019 11:31 AM

**To:** EQI PRS

**Subject:** Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS

To Officer Incharge,

we would like to do a Direct Settlement with EQ Insurance. Attach our video to you.

Looking forward to work it out with you and your advise on :

1) Case of liability

Thank you

From,  
Wan Ping