

INS. CASE OWNER: Joel | CC4 / EQ1901 | 1563, T1 p63 | LKK IDAC: 1/8/19  
Surveyor: Taufilan | DOI: 24/8/19 | Date / Time: 1/8/19  
Registered in Meritum: ---

Pre-assign / CCU / FTE

 Insured Vehicle No.: SMA 9869S Claim No.: ---  
Name of Insured: CHUA WENG KHEONG KELVIN Policy No.: ---  
Insured Tel No.: --- HP: 10/3/19 Make / Model: ---  
Excess Sec II :SS D.O.A: 10/3/19 Place of Accident: ---  
Is driver the owner? (YES / NO) Nature of Accident: ---  
If NO, Driver Name / Age: DIANA LUM WAI TZE OI GIA REPORT YES / NO : TP GIA REPORT YES / NO  
Driver Tel No.: --- (V/L: YES / NO ) Insured Liability: --- % Final ? Yes / No

PA 9587U

 INSR5: Y1 WSP: Memu  INSR5: --- WSP: ---  INSR5: --- WSP: ---  INSR5: --- WSP: ---  
Tel: --- Tel: --- Tel: --- Tel: --- Tel: ---  
Liability: --- Liability: --- Liability: --- Liability: --- Liability: ---  
RMKS: --- RMKS: --- RMKS: --- RMKS: --- RMKS: ---

Date/ Time		STAGE	DATE / PIC
		Non-Reporting 1st (1st):	
		Non-Reporting 1st (2nd):	
		Non-Reporting 1st (Final):	
		Notification 1st (if non-pickup):	
		Call OI:	
		After call 1st to OI:	
		Documentation Check List:	Handler Typist
		Notification 1st (if non-pickup):	
		After call 1st 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: 24/8/19 Sent By: ---

FINALIZATION Date/Time: 9/11/19 Confirm with: Wan Png

Repair Cost: S\$ 1400 (Agreed / Assessed) BOLA S/N No.: ---

FINAL SETTLEMENT Date/Time: 9/11/19 Confirm with: Wan Png

Final Liability: --- % (Agreed / Assessed) BOLA S/N No.: ---

Repair Cost: S\$ 700.00

Loss of Rental (LOR): S\$ 200.00 (days)

Loss of Use (LOU): S\$ 200.00 (days)

Loss of Income (LOI): S\$ 200.00 (days)

LOR only ☐ LOU only ☐ LOR + LOU ☐ LOR + LO ☐ [Tick only one]

GIA/LTA Search: ---

Medical: ---

Disbursement: --- (e.g. Tow/ Independent)

Legal Cost: ---

Total: S\$ 1200.00 Global Sum SS: 1680.00 (~70%)

FINAL PAYMENT Date/Time: 9/11/19 Confirm with: Wan Png

Payee 1: S\$ 1680.00 Name 1: Yi Heng Motor Workshop

Payee 2: (Strike if N.A.) --- Name 2: ---

Payee 3: (Strike if N.A.) --- Name 3: ---

Surveyor Tanaka

REF: 661

# ASSIGNMENT

From: \_\_\_\_\_ Date: 20.8.2019

Estimated Cost: \_\_\_\_\_

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: PA9587U

at Workshop n/s Yi Hung Motor

of 154 Gul Circle Singapore

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

Claims No. \_\_\_\_\_

Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: 1130am - 12pm Owner waiting  
Louis 8188 6626

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.

N/S	O/S

Bal. or Market Value: \_\_\_\_\_

IDAC Accident Report: \_\_\_\_\_ Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No

Est. Repairs: 4 days Res.: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Veh No: PA9587U

Yr Regn: 2019 May

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Scania KUR4X2 C.C. 8867

Colour: Blue A/C: Insured / Std / NI / NA

Sp. Reading: 290455 T/Radio: Insured / Std / NI / NA

Eng/No: Y2K4X2000 / 862779

C/No: \_\_\_\_\_

Gen. Cond: Good Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil S/Rim / STD A/Rim or

Tyre Size: F: 275 / 70 R22.5

R: 275 / 70 R22.5

B8 / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal. 5 mm R/Bal. 5/6 mm

L/Bal. 8 mm L/Bal. 5/6 mm

D.O.A. \_\_\_\_\_ D.O.I. 20/8/19

Survey held at: Yi Hung Motor

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time: \_\_\_\_\_ Action / Instruction

US \$ 1400 Credit \$ 5m/ 797

Date/Time, File Pass to?

☐ : Preli. Report

Days Of Repair: \_\_\_\_\_

1) Date/Time, File Return to?

☐ : Final Report

Resurvey No. of Trip: \_\_\_\_\_

2) \_\_\_\_\_

Add Fee: ☐ : Site Insp (\$)

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

Photos: \_\_\_\_\_

Others: \_\_\_\_\_

TOTAL

Report Format :

Lump Sum / I.B.I: (\$ \_\_\_\_\_)

☐ : Interview (\$)

☐ : Tech. Invs (\$)

☐ : Weekend (\$)



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) 62564313

Your ref: To Be Advised  
Our ref: CC4/EQI19013563/T1pb3

Date: 21.08.2019

The Motor Claims Department  
M/s EQ INSURANCE COMPANY LTD

Dear Sir/Madam,

**PRELIMINARY ADVICE OF VEHICLE NO.**

**PA9587U**

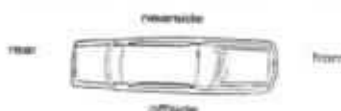
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 20.08.2019 at the premises of M/s Yi Heng Motor Workshop and have the following to report:-

Workshop Estimate Amount	: S\$	6,600.00
Revised Estimate Amount	: S\$	1,750.00
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the  
Rear O/S portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 4 days

Yours faithfully,

MOHD. TAUFIKH  
Licensed Appraiser

# YI HENG MOTOR WORKSHOP

BLK 1, KAKI BUKIT AVENUE 6  
#02-19 SINGAPORE 417883  
TEL: 6 5090052 FAX: 6 7479402

20-08-19

OUR REF NO. PA 9587U

SINGAPORE DUCKTOURS PTE. LTD.  
82, AMOY STREET  
#03-00  
SINGAPORE 069901

L  
\$ 600.00  
\$ 300.00  
\$ 400.00  
\$ 450.00  
  
\$ 1,750.00  
x80%  
\$ 1,400.00

4187 17w

## ESTIMATE BILL FOR VEHICLE NO. PA 9587U MODEL : SCANIA KUB4X2

### SPECIAL NETT ITEM

- |                            |             |    |
|----------------------------|-------------|----|
| 1) REAR CORNER PANEL (RH)  | \$ 800.00   | Rx |
| 2) REAR END FLIP DOOR (RH) | \$ 1,500.00 | Rx |
|                            | \$ 2,300.00 |    |

### LABOUR CHARGE

- |                                                                                           |                    |     |
|-------------------------------------------------------------------------------------------|--------------------|-----|
| 1) TO SUPPLY LASER GRAPHIC ADVERTISEMENT LOGO MATERIAL                                    | \$ 1,000.00        | 600 |
| 2) TO REMOVE AND CLEAN ADVERTISEMENT STICKER, CHEMICAL, CLEAN SURFACE AND REPASTE STICKER | \$ 1,500.00        | 300 |
| 3) TO RESPRAY ON AFFECTED AREAS                                                           | \$ 1,000.00        | 400 |
| 4) TO REPLACE NEW PARTS ETC                                                               | \$ 800.00          | 450 |
|                                                                                           | \$ 4,300.00        |     |
| <b>GRAND TOTAL</b>                                                                        | <b>\$ 6,600.00</b> |     |

Tanji 97495749  
WP  
20/8/19  
sur@Mauto.com  
4 days  
Impsum  
Resurvey after repair.

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:

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type:	Company
Owner ID:	678G

**Vehicle Details**

Vehicle No.:	PA9587U
Vehicle to be Exported:	Yes
Intended Deregistration Date:	02 Aug 2019
Vehicle Make:	SCANIA
Vehicle Model:	KUB4X2 8.9 AUTO ABS TURBO 2WD
Primary Colour:	Multi-Colour
Manufacturing Year:	2008
Engine No.:	6405165
Chassis No.:	Y52K4X20001862799
Maximum Power Output:	-
Open Market Value:	\$149,826.00
Original Registration Date:	17 May 2010
First Registration Date:	17 May 2010
Transfer Count:	0
Actual ARF Paid:	\$7,492.00

**Intended PARF Rebate Details**

PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00

**Intended COE Rebate Details**

COE Expiry Date:	16 May 2020
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	10
QP Paid:	\$35,556.00
COE Rebate Amount:	\$2,800.00
<b>Total Rebate Amount:</b>	<b>\$2,800.00</b>

The information contained herein is correct as at 02 Aug 2019

OK

## Nivitha (LKK Auto)

---

**From:** Shu Pei (LKKAuto) <shupeil@lkkauto.com>  
**Sent:** Thursday, 1 August 2019 5:58 PM  
**To:** assignments  
**Subject:** FW: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)  
**Attachments:** SMA9869S.pdf; PA9587U.pdf

6509 0052 @wan ping

T: 10.329.m

V: Out

E: ✓

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)

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**From:** Joel Goh <joel.goh@eqinsurance.com.sg>  
**Sent:** Thursday, 1 August 2019 5:26 PM  
**To:** Admin A <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)

 A Member of Citystate

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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



**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  
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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> Tel: 6293 4822 Fax: 6296 3283 Contact Person: Sharon
<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



**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:** 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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5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
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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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did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190  
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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



**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:** 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

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 1 October 2019 11:37 AM  
**To:** DIANA.LUMWT@GMAIL.COM  
**Subject:** RE: ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019  
**Attachments:** WhatsApp Video 2019-07-23 at 3.54.31 PM.MP4

Hi Ms Diana,

Attached is copy of video footage submitted by third party for your reference.

Based on the video footage, your vehicle was exiting from the minor road when third party bus changed lane.

Kindly let us have your view on this matter before we proceed further.

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)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 30 September 2019 4:01 PM  
**To:** DIANA.LUMWT@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019

30 Sept 2019

**Mr CHUA WENG KHEONG KELVIN (CAI YONGQIANG)/ Ms DIANA LUM WAI TZE**

Dear Sir/ Mdm

**OUR REF : CC4/EQI19013563/T1pb3**

**YOUR REF : SMA9869S**

**ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019**

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 9587U against your insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 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.

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:** Diana Lum <diana.lumwt@gmail.com>  
**Sent:** Monday, 7 October 2019 5:33 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019

Hi Hsiao Tong,

Please call me back on Tuesday after 4pm.

Thanks

Regards,

Diana Lum

*8/14/19 @ 4.13pm.  
Called OIC, Ms Diana. She had  
discussed with her husband.  
They agreed to let the police / set  
the man*

On 1 Oct 2019, at 17:50, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Hi Ms Diana,

Received with thanks.

We will seek further instruction from EQ and get back to you.

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:** Diana Lum <diana.lumwt@gmail.com>  
**Sent:** Tuesday, 1 October 2019 5:14 PM  
**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Subject:** Re: ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019

Hello Hsiao Tong,

Here is the Report I lodged with Traffic Police. I will forward you the email thread I had with the Investigating Officer separately.

Thanks.

Regards,

Diana Lum

On Tue, Oct 1, 2019 at 11:37 AM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Hi Ms Diana,

Attached is copy of video footage submitted by third party for your reference.

Based on the video footage, your vehicle was exiting from the minor road when third party bus changed lane.

Kindly let us have your view on this matter before we proceed further.

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:** Monday, 30 September 2019 4:01 PM

**To:** [DIANA.LUMWT@GMAIL.COM](mailto:DIANA.LUMWT@GMAIL.COM)

**Subject:** ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019

30 Sept 2019

**Mr CHUA WENG KHEONG KELVIN (CAI YONGQIANG)/ Ms DIANA LUM WAI TZE**

Dear Sir/ Mdm

**OUR REF : CC4/EQI19013563/T1pb3**

**YOUR REF : SMA9869S**

**ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019**

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 9587U against your insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 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.

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)

<TP Accident Report.pdf>  
<mime-attachment>

## Hsiao Tong (LKKAUTO)

---

**From:** Diana Lum <diana.lumwt@gmail.com>  
**Sent:** Tuesday, 1 October 2019 5:14 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019  
**Attachments:** TP Accident Report.pdf

Hello Hsiao Tong,

Here is the Report I lodged with Traffic Police. I will forward you the email thread I had with the Investigating Officer separately.

Thanks.

Regards,

Diana Lum

On Tue, Oct 1, 2019 at 11:37 AM Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Hi Ms Diana,

Attached is copy of video footage submitted by third party for your reference.

Based on the video footage, your vehicle was exiting from the minor road when third party bus changed lane.

Kindly let us have your view on this matter before we proceed further.

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:** Monday, 30 September 2019 4:01 PM

**To:** [DIANA.LUMWT@GMAIL.COM](mailto:DIANA.LUMWT@GMAIL.COM)

**Subject:** ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019

30 Sept 2019

**Mr CHUA WENG KHEONG KELVIN (CAI YONGQIANG)/ Ms DIANA LUM WAI TZE**

Dear Sir/ Mdm

**OUR REF : CC4/EQ19013563/T1pb3**

**YOUR REF : SMA9869S**

**ACCIDENT INVOLVING SMA9869S(EQ) AND PA9587U ALONG/ AT JUNCTION OF ORCHARD LINK & ORCHARD ROAD ON 10/07/2019**

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 9587U against your insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 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.

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)



# SINGAPORE POLICE FORCE



T/20190710/7026

1 of 3

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T/20190710/7026

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 10/07/2019 20:21		Vide Report No.:		Station Diary No.:	
<b>Informant's Particulars</b>					
Name of Informant: DIANA LUM WAI TZE			Address: APT BLK 622 ANG MO KIO AVENUE 9 #03-28 SINGAPORE 560622		
ID Type / ID No.: NRIC NO / S8126331J			Contact No.: Home/Office: Mobile: 93364484		
Nationality: SINGAPORE CITIZEN			Email: diana.lumwt@gmail.com		
Sex: Female	Age: 37	Date of Birth: 20/08/1981	Type of Informant: Driver		
Race: Chinese		Language: English		Institution / School Name:	
Occupation: Sales and related associate professional nec		Driving Licence Information: Class:		Date of Expiry:	

**General Information of the Accident**

Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 10/07/2019 14:30	Type of Location: Straight Road
Location:  ORCHARD LINK				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: One Way		Traffic Control: Traffic Light - Working		Traffic Volume: Heavy
Type of Collision: Between Moving Vehicles - Side Swipe - Same Direction				Anyone conveyed by ambulance: No

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SMA9869S	Car					0

**Details of Person Involved**

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA





**SINGAPORE  
POLICE FORCE**



T/20190710/7026

2 of 3

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T/20190710/7026

**CONTINUATION OF REPORT**

Driver			
Name	DIANA LUM WAI TZE	ID No.	S8126331J
Related Vehicle	SMA9869S (Car)	Contact No.	93364484
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

I am driving on Orchard Link Road, planning to turn right into Orchard road.

While approaching the red light, a red colour SIA Hop On bus cut into my lane and his rear bumper brushed into my left front fender and bumper. This was in front of Mandarin Orchard Hotel

I tried to chase after him. When the driver stopped at the next nearest bus stop (in front of Heeren) to pick up tourists, I stopped beside him and horned to him to get his attention.

He opened the window and I told him that he knocked into me. He claimed he wasn't aware and didn't feel anything. I asked him to see the damage of my car, red pain matching his red bus. He still denied.

After which we were horned and pushed to leave by the vehicle behind me.

I tried to find a safe place to stop but found it impossible as the 1st lane was full day dedicated bus lane and traffic was heavy. There were many buses and I was worried I would be blocking traffic if I stopped in the bus lane.

I also could not use my cellphone to take a picture of bus license plate as I was driving. By the time I was in front of centerpoint, the SIA bus was very far behind me.



**SINGAPORE  
POLICE FORCE**



T/20190710/7026

3 of 3

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T/20190710/7026

**CONTINUATION OF REPORT**

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:  
Not applicable

Signature Of Interpreter:  
Not applicable

Officer In Charge Of Case:  
TP / TPIB /  
TAN JEOK LENG  
Contact No.: 65476144

Authentication Stamp  
NP168

Signature Of Informant:  
The identity of the person making this report has  
been authenticated by SingPass. No signature is  
required.

Date/Time:  
10/07/2019 20:21

Classification Of Case:

## Hsiao Tong (LKKAuto)

---

**From:** Yong Patric Yong <yihengmotorworkshop@yahoo.com.sg>  
**Sent:** Wednesday, 18 September 2019 4:19 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** Directsettlement - Accident involving PC 1024U & SHD 288X on 30-08-19  
**Attachments:** PA 9587U Final Bill.pdf; PA 9587U LOD.pdf; PA 9587U Letter Authority.pdf; PA 9587U Gia Report.pdf; PA 9587U Police Report.pdf

TO Hsiao Tong,

Attached Document Requested to you.

- 1) Final Bill
- 2) LOD
- 3) Letter Authority
- 4) Gia Report
- 5) Police Report

Please acknowledge received.

Looking forward to finalize with you soonest with thanks.

Regards,  
Wan Ping

## Hsiao Tong (LKKAUTO)

**From:** Joel Goh <joel.goh@eqinsurance.com.sg>  
**Sent:** Wednesday, 6 November 2019 5:34 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Dear Hsiao Tong

Please increase to \$200.00/day for loss of use.

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

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---

**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Wednesday, November 6, 2019 4:03 PM  
**To:** Joel Goh  
**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Hi Joel,

We refer to the above matter.

For loss of use, we have offered up to \$180.00/day x 5days. However third party rejected our offer and proposed \$350/day x 5days as PA9587U is a Double Deck Tourist bus. Attached is a copy of sample LOU submitted by third party.

The summary of claim is as follows :-

	Our offer	Third Party Proposal
1. Cost of Repair	\$ 1,400.00	G/S \$2,205.00
2. Loss of Use (5days x \$180.00)	\$ 900.00	
	\$ 2,300.00	
@70%	\$ 1,610.00	
Total	\$ 1,610.00	
Global Sum	\$ 1,600.00	

In view of this, we seek your mandate/ instruction in order for us to proceed further.

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

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 8 October 2019 4:23 PM

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

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

Hi Joel,

Further to your below email. I have spoken to Ms Diana earlier, she had discussed the matter with her husband(OI) and they will let EQ to handle/settle the matter.

We will proceed to negotiate and settle the matter 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:** Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>

**Sent:** Wednesday, 2 October 2019 3:57 PM

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

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

Dear Hsiao Tong

I refer to our earlier tele-conversation.

As mentioned, I spoke to insured driver earlier and advised her that based on the evidence available, liability is not in insured's favour. It will most likely be a 50-50 case even if it escalated to court. I have also advised her of the additional cost involved if this matter were to be escalated.

Insured driver requested a call back after she speaks to her husband.  
Please assist to contact her again tomorrow after lunch if she is still disputing on this claim.

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  
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---

**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** Tuesday, October 1, 2019 12:23 PM  
**To:** Joel Goh  
**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Hi Joel,

We refer to the above matter.

We have forwarded a copy of third party video to our insured driver/ insured for viewing. We have advised our insured that based on the video footage, our vehicle was exiting from the minor road when third party bus changed lane. Both parties need to exercise caution. However our insured driver disputed liability as she insisted that she had completed turn out from minor road and hit by third party who cut into her lane. It is not she hit onto third party bus. Our insured driver also mentioned that third party driver is not aware that he had collided onto our insured vehicle, our insured driver had to chase him and stopped his bus. Our driver adamant that it is not her fault.

In view of this, kindly let us have your further instruction.

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>  
**Sent:** Monday, 30 September 2019 3:50 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Best Regards,

**Joel Goh**  
Executive | Claims



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---

**From:** Joel Goh  
**Sent:** Friday, August 16, 2019 2:19 PM  
**To:** 'Hsiao Tong (LKKAuto)'  
**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Dear Hsiao Tong

Attached video footage as per your request.

Best Regards,

**Joel Goh**  
Executive | Claims



**EQ Insurance Company Limited**

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

**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, August 15, 2019 3:17 PM  
**To:** Joel Goh  
**Subject:** RE: Accident involving PA 9587U & SMA 9869S on 10-07-19 @ 14:15 HRS (DM19HO01925-JG)

Hi Joel,

Kindly assist to share the video footage in order for us to advise insured.

Thanks.

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, 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

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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



**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

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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>  Tel: 6293 4822  Fax: 6296 3283  Contact Person: Sharon
<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



**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:** 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



**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

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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 (DM19H001925-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@eginsurance.com.sg](mailto:joel.goh@eginsurance.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



**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

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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



**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)

 A Member of Citystate

A handwritten signature in black ink, appearing to be 'Joel Goh', followed by a horizontal line.

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

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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



## Hsiao Tong (LKKAuto)

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**From:** Yong Patric Yong <yihengmotorworkshop@yahoo.com.sg>  
**Sent:** Thursday, 7 November 2019 9:42 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** Re: Accident of PA 9587U & SMA 9869S on 10-07-19 //LKK REF: CC4/EQI19013563/T1pb3

To Hsiao Tong,

We accept on this amount global sum of \$1680.00(All In).

From,  
Wan Ping

On Thursday, 7 November 2019, 07:49:07 am SGT, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Without Prejudice

(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

We are prepared to improve our offer at a global sum of \$1,680.00(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 (Ms) | 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:** Yong Patric Yong <yihengmotorworkshop@yahoo.com.sg>  
**Sent:** Wednesday, 23 October 2019 3:07 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Re: Accident of PA 9587U & SMA 9869S on 10-07-19 //LKK REF: CC4/EQI19013563/T1pb3

ToHsiao Tong,

We not agree to accept this amount.

I attached one of Singapore Ducktour case Loss of use sample to you.

Regards,

Wan Ping

On Tuesday, 22 October 2019, 10:21:39 am SGT, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

We are prepared to improve our offer at a global sum of \$1,600.00(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 (Ms) | 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:** Yong Patric Yong <[yihengmotorworkshop@yahoo.com.sg](mailto:yihengmotorworkshop@yahoo.com.sg)>

**Sent:** Friday, 11 October 2019 9:48 AM

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

**Subject:** Re: Accident of PA 9587U & SMA 9869S on 10-07-19 //LKK REF: CC4/EQI19013563/T1pb3

To Hsiao Tong,

We would like to propose loss of use as \$350.00 x 4 days. AS this PA 9587U is Double Deck Tourist Bus as per attached photo.

Thank You.

Regards.

Wan Ping

On Thursday, 10 October 2019, 04:31:34 pm SGT, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

For Loss of use, the amount of \$500.00 proposed by your client is too high. Under Motor Claim, the benchmark rate for your client's vehicle is between \$90.00-\$180.00.

Kindly let us have your revised proposal in order for us to seek mandate from EQ.

Thanks.

"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](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:** Yong Patric Yong <yihengmotorworkshop@yahoo.com.sg>  
**Sent:** Wednesday, 9 October 2019 10:04 AM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** Accident of PA 9587U & SMA 9869S on 10-07-19

To Hsiao Tong,

Your offer of \$1,400.00(All In) is not acceptable, I want to propose as per LOD that submitted to you :

1) Cost Of Repair : \$1,400.00

2) Loss OF Use : \$500.00 \* 4 days = \$2,000.00

3) Additional Loss of Use for Pre-repair = \$500.00 \* 2 days = \$1,000.00

Total : \$4,400, after 70% liability = \$3,080.00

Please revert to me as soon as possible. Thank You

Regards,

Wan Ping

WHEN REPLYING PLEASE QUOTE OUR REFERENCE. Please reply to HEAD OFFICE for this matter

11 June, 2019

M/s Singapore Ducktours Pte Ltd  
C/o M/s Yi Heng Motor Workshop  
Block 1 Kaki Bukit Avenue 6  
#02-19 Autobay @ Kaki Bukit  
Singapore 417883

Dear Sirs

We are pleased to inform that as per your instructions, your claim against the 3<sup>rd</sup> party has been settled as follows:-

Costs of repairs	\$ 8,850.00 ✓
Loss of Use → TOOWER \$225.00 x 8 days	\$ 1,800.00 ✓
3 <sup>rd</sup> Party's contribution towards your costs & disbursements	\$ 850.00
Total Settlement Sum	<u>\$ 11,500.00</u> ✓

We are pleased to enclose our Bill of Costs No. 1357/2019 for your record. After taking into account a sum of \$850.00 contributed by the third party towards your costs, the balance due to us by your goodself is \$21.40. As agreed, we have deducted the said sum from your settlement monies in payment of the balance of our said bill. For your easy reference, we set out a Statement of Account as follows:-

As instructed, we enclose herewith our cheque for [redacted] payable to your motor repairers M/s Yi Heng Motor Workshop, being the balance of the settlement sum.

Thank you for your instructions in this matter and for the opportunity to be of service to you.

Yours faithfully,



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: 19/11/2019

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	SMA 9869S	(Insd Veh)	Your Ref. No. : DM19HO01925-JG
	PA 9587U	(TP Veh)	Our Ref. No. : CC4/EQI19013563/T1pb3q2
Date of Accident	10/7/2019		

Liability	50%	
Final Repair Cost	: \$ 700.00	
Loss of Use	: \$ 500.00	5 days
Rental (If any)	: \$	days
Others:	: \$	
	: \$	
	1,200.00	
Final Settlement Sum	: \$ 1,680.00	GLOBAL SUM
Remarks	:	

<u>Payment Instruction: Payee's Breakdown</u>		
1)	YI HENG MOTOR WORKSHOP	: \$ 1,680.00
		: \$

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/EQI19013583/T1pb3q2

5 MAXWELL ROAD  
#17-00 TOWER BLOCK  
MND COMPLEXSINGAPORE 069110

Date : 19-11-2019



Code : EQI

**1. Policy Particulars :- THIRD PARTY CLAIM**

Insured Veh.	SMA 9869S	Veh. Inspected	PA 9587U
Policy No.	DMPPHQ19-004136	Coverage (\$)	0.00
Claim No.	DM19HO01925-JG	Excess (\$)	0.00
Assign From	JOEL	Assign Date	01/08/2019

**2. Vehicle Particulars & Condition**

Make & Model	SCANIA KUB4X2	c.c	8867
Engine No.	HIDDEN	Year of Reg.	2010
Chassis No.	YS2K4X20001862799	Colour	BLUE
Odometer	290455	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

**3. Conditions of Tyres**

	Size	Make	Balance
R/H Front Tyre	275/70 R22.5	BRIDGESTONE	8 mm
L/H Front Tyre	275/70 R22.5	BRIDGESTONE	8 mm
R/H Rear Tyre	275/70 R22.5 (D)	BRIDGESTONE	8/8 mm
L/H Rear Tyre	275/70 R22.5 (D)	BRIDGESTONE	8/8 mm

**4. Description of Damages**THE VEHICLE SUSTAINED DAMAGES AT THE REAR O/S PORTION.  
DAMAGES SEE DETAILS.**5. General Information**

Accident Date	10/07/2019	Inspection Date	20/08/2019
Survey held at	154 GUL CIRCLE SINGAPORE		
Repairer	YI HENG MOTOR WORKSHOP		

**5a. Remarks**A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.  
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.**5b. Estimate Days of Repair**

ESTIMATED NORMAL PERIOD FOR REPAIR:	<b>4 Working Days</b>
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**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 9587U**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b><u>REPLACEMENT OF PARTS</u></b>			
1	REAR CORNER PANEL (RH)	TO REPAIR SEE LABOUR	800.00	-
1	REAR END FLIP DOOR (RH)	TO REPAIR SEE LABOUR	1,500.00	-
			2,300.00	-
	<b><u>LABOUR</u></b>			
	TO SUPPLY LASER GRAPHIC ADVERTISEMENT LOGO MATERIAL.		1,000.00	600.00
	TO REMOVE AND CLEAN ADVERTISEMENT STICKER ,CHEMICAL,CLEAN SURFACE AND REPASTE STICKER ,INCLUSIVE OF THE REPAIR OF REAR CORNER PANEL (RH) AND REAR END FLIP DOOR (RH).		1,500.00	300.00
	TO RESPRAY ON AFFECTED AREAS.		1,000.00	400.00
	TO REPLACE NEW PARTS ETC.		800.00	450.00
			4,300.00	1,750.00
<b>GRAND TOTAL</b>			<b>6,600.00</b>	<b>1,750.00</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>1,400.00</b>

Report Ref No. CC4/EQ119013563/T1pb3q2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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