

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 31 October 2019 4:04 PM
To: 'travistoin@gmail.com'
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/EQ19015081/Kga3 *** ACCIDENT INVOLVING YM 8903C / SLL 9482C / OTHERS ON 22/08/2019 ***

Our Ref: CC4/EQ19015081/Kga3

31 OCTOBER 2019

TOIN WEI SHYANG

Dear Sir/Madam,

ACCIDENT INVOLVING YM 8903C / SLL 9482C / OTHERS ON 22/08/2019

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (EQ INSURANCE COMPANY LIMITED) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from SLL 9482C.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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

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

Please call us if you have further queries. (NO ACTION IS REQUIRED)

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

"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,
Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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



Save the Earth. Print only when necessary.



ComfortDelGro Engineering

Our Ref: PTE/SLL9482C/20190822/DS-CL

14/01/2020

EQ Insurance Company Limited
5 Maxwell Road #17-00
Tower Block MND Complex
Singapore 069110
Attn: Motor Claims Department

Without Prejudice

Dear Sirs

ACCIDENT ON 22/08/2019 INVOLVING SLL9482C & YM8903C ALONG AYE (TUAS)

We are the authorised repair workshop for the owner of vehicle, SLL9482C, which was involved in the captioned accident with your insured's vehicle. The vehicle owner has requested and authorized us to assist him/her in presenting his claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured, YM8903C, we are submitting these claims for your consideration on behalf of the owner/driver/claimant.

1. Cost of Repairs	13,910.00
2. Car Rental	-
3. 29.0 days Loss of Rental @ \$85.57	2,481.53
4. Surveyor Fee	-
5. LTA Fee	-
6. TP/GIA Fee	2.00
7. Medical	-
8. Others	-

(E&OE)	16,393.53

We enclose the following documents to support the claims: -

- | | |
|--|---|
| <input checked="" type="checkbox"/> Repair/Excess Bill | <input checked="" type="checkbox"/> Insurance Certificate |
| <input type="checkbox"/> Surveyor Report | <input checked="" type="checkbox"/> Power of Attorney |
| <input type="checkbox"/> Coloured Photographs | <input checked="" type="checkbox"/> Car Rental Agreement |
| <input checked="" type="checkbox"/> GIA/Police Report(s) | <input type="checkbox"/> Medical Bill |
| <input checked="" type="checkbox"/> GIA/TP Search | <input type="checkbox"/> Witness Statement |
| <input type="checkbox"/> Others: _____ | |

Kindly look into the matter and let us hear from you on the settlement of our client's claim as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/driver/claimant.

Yours faithfully

Cecilia Lee

CDGE Claims Department

DID: 6214 8354 FAX: 6214 1843 Email: cecilialee@sparkcarcare.com

ComfortDelGro Engineering Pte Ltd

Corporate Office

205 Braddell Road Singapore 579701

Mainline +65 6383 6280

Facsimile +65 6280 9755

Company Registration No: 199506048W

Car Care Centres

Braddell

205 Braddell Road

Singapore 579701

Tel 6383 8110

Loyang

59 Loyang Drive

Singapore 508969

Tel 6214 8300

Pandan

45 Pandan Road

Singapore 609286

Tel 6338 8778

Sin Ming

383 Sin Ming Drive

Singapore 575717

Tel 6553 0400

Sungei Kadut

7 Sungei Kadut Way

Singapore 728791

Tel 6369 7369

Ubi

320 Ubi Road 3

Singapore 408649

Tel 6848 5721

www.SPARKcarcare.com

A member of

COMFORTDELGRO

ComfortDelGro Engineering Pte Ltd

Corporate Office
 205 Braddell Road
 Singapore 579701
 Mainline + 65 6383 6280
 Facsimile + 65 6280 9755
 www.cdge.com.sg

Car Care Centres
 205 Braddell Road Singapore 579701
 59 Loyang Drive Singapore 508969
 45 Pandan Road Singapore 609286
 383 Sin Ming Drive Singapore 575717
 7 Sungei Kadut Way Singapore 728791
 320 Ubi Road 3 Singapore 408649
 www.SPARKcarcare.com

Tel: 6383 8110
 Tel: 6214 8300
 Tel: 6338 8778
 Tel: 6553 0400
 Tel: 6369 7369
 Tel: 6848 5721



COMPANY REG. NO. 199506048W

Page: 1

GST REG. NO. M2-8921817-3

TAX INVOICE

8010325

EQ INSURANCE COMPANY LIMITED

5 MAXWELL ROAD TOWER BLOCK #17-00
 SINGAPORE 069110

CONTACT NO: 62239433

VEHICLE NO
 SLL9482C

MAKE
 HONDA

MODEL
 GRACE HYBRID

DATE OF REG
 16.03.2017

CHASSIS CODE
 GM41104666

NO/DATE
 91488053 06.01.2020

JOB NO.
 305327217

ODOMETER READING

JOB TYPE

Description : TP - TM - EO

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt		13,000.00
Add GST @ 7.000 %		910.00
Total Invoice amount		13,910.00

Issued by : SIEWHWA 06.01.2020 16:50:04
 Repair Type : CESO/52/5T
 Payment Type/Term : /

- WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED OWNERS' RISK.
- CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
- INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (IE. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.
- PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd

A member of COMFORTDELGRO

Head Office:
 205 Braddell Road
 Blk C Ext 1 Level 2
 Singapore 579701

Attn: Finance Department

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

1. Hirer's Details

NG WEE BENG (HUANG WEIMING)

(*Hirer's Name)

S7424915I

(*NRIC/Passport No.)

(Nationality)

450A BUKIT BATOK WEST AVENUE 6 #16-649

(Address)

(Mailing address, if different from above)

NGWEEBENG74@GMAIL.COM

(Email address)

3-Aug-1974

Date of Birth dd/mm/yy

(Telephone No.)

(*Mobile No.)

(Driver's Licence No.)

(Expiration Date) (Class(es) of Driver's Licence)

*Please delete where applicable

2. Vehicle Description

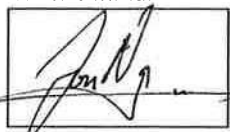
Make & Model	Colour	Registration No.
Grace Hybrid	BLACK	SLM5288T

3. Commencement Date and Minimum Rental Period

The Minimum Rental Period is for 13 Weeks and commences on the 2-Apr-2019 (being the date of collection of the Vehicle from LCR by the Hirer).

For the avoidance of doubt, the Minimum Rental Period is exclusive of any period where the Vehicle is being repaired due to an accident and the Hirer is not offered a Replacement Vehicle by LCR during such period. For example, if a Hirer has completed 2 weeks of the Minimum Rental Period and the Vehicle is sent for repair for 2 weeks due to an accident, then only 2 weeks of the Minimum Rental Period has been fulfilled. As a result, the Hirer must still fulfill an additional 2 weeks to complete the Minimum Rental Period.

Hirer's Initial

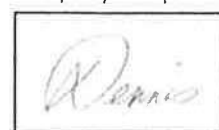


NG WEE BENG (HUANG WEIMING)

Lock In Period: _____

Date of Exchange: _____

Company's Rep



SCHEDULE 1A

TEMPORARY REPLACEMENT

Original Car Plate: SLL9482C

Original Car Price: \$599.00

Date: 23-Aug-2019

1. Rental Plan

13_Weeks_Hybrid

2. Deposit

\$500.00

3. Rental Fee & Charges

(a) The Rental Fee per week is S\$ \$599.00

(b) Weekly Payment Fee: All weekly rental payments are due the following Wednesday at 17:00hrs and if the Wednesday falls on a Public Holiday, then the due date will be the next working day at 17:00hrs

(d) Late Payment Fee: All outstanding payments after the above-mentioned day will be subject to a late payment fee of S\$60.

(e) Cleaning Fee: S\$300. Not limited to Cigarette odour

(f) Vehicle Damage Fee: In cases where the Vehicle has been involved in an accident requiring repairs to the Vehicle, the hirer will be responsible for the actual cost of repair to the Vehicle up to a maximum of \$2,200 per accident.

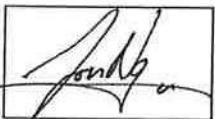
4. Insurance Excess

In the event of an accident resulting in a claim made against or reported to LCR's insurers for damage to third party property (including other vehicles), the Hirer will be liable for any insurance excess* ("Insurance Excess") payable as a result.

The Insurance Excess is payable in addition to any other amounts that may be applicable under this Agreement.

* **S\$2140** or such other amount as notified to the Hirer by LCR from time to time

Hirer's Initial



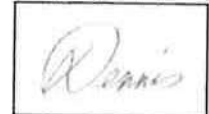
NG WEE BENG (HUANG WEIMING)

Email: rentals@lioncityrentals.com.sg

Contact: 6252 5525



Company's Rep





RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-19-137727

Date of Request: 23/08/2019

Your Ref No:

Online Purchase

ComfortDelGro Engineering Pte Ltd
205 Braddell Road
Singapore 579701

Dear Sir/Madam,

Enquiry Date 23/08/2019

Enquiry By Kristy Tay Siew Hwa

TP Vehicle No. YM8903C

Accident Date 22/08/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YM8903C	EQ Insurance Company Ltd	27/05/2019-26/05/2020	6223 9433

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-137727

Date of Request: 23/08/2019

Your Ref No: Online Purchase

ComfortDelGro Engineering Pte Ltd
205 Braddell Road
Singapore 579701

Dear Sir/Madam,

Enquiry Date 23/08/2019
Enquiry By Kristy Tay Siew Hwa
TP Vehicle No. YM8903C
Accident Date 22/08/2019

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque

COMFORTDELGRO ENGINEERING PTE LTD

A member of COMFORTDELGRO

POWER OF ATTORNEY

ACCIDENT INVOLVING (Owner's Vehicle No.) SL 9482C and (Third Party's Vehicle No.)
YM 8903C on 22/08/19 along AYE (THAS)

Policy Nos: 19-MK000219-R00

BY THIS POWER OF ATTORNEY, *I/We, LCRP Pte Ltd *NRIC/Passport

No. _____ (Address)* _____

_____ / _____ a company

incorporate in Singapore and having its registered office at (Address)* _____

_____ owner of Vehicle Registered No. SL 9482C

_____ hereby irrevocably appoint ComfortDelGro Engineering Pte Ltd (CDGE), a
company incorporated in Singapore and having its registered office at _____

_____ as agents or any person authorized by CDGE to be *my/our Attorney and in *my/our name(s) and on *my/our behalf
to do all or any of the following:

1. To submit, resolve and make any claim(s) (including the commencement of legal proceedings) which *I/we may have against the other *party/parties to the Accident and under the insurance *policy/policies taken up by such *party/parties or alternatively under Insurance Policy No. _____ taken up by *me/us in respect of the cost of repairs, loss of use and at all other costs and expenses, etc. suffered by *me/us arising from the Accident (loss and damage).
2. For the purpose of such claim(s) as aforesaid, to appoint solicitors on *my/our behalf as *my/our Attorney **shall in his absolute discretion, deem fit.**
3. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of cheque in favor of ComfortDelGro Engineering Pte Ltd, CDGE and to give a valid receipt and discharge therefor.
4. For any of the purposes aforesaid, **to execute, sign, seal and deliver all documents whatsoever in relation thereto.**
5. Generally **do all such acts as it shall deem necessary for the purpose of settling such claim(s) and**
6. **To agree to any settlement at the absolute discretion of CDGE.**

*I/We hereby declare that all acts, instruments and documents done by virtue of this Power of Attorney on *my/our behalf by the Attorney, its agents or any person authorized by CDGE in that behalf shall be as good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by *me/us in *my/our own proper person(s) and *I/We hereby ratify and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.

*I/We hereby further declare that **the powers and authority hereby conferred shall remain irrevocable.**

*I/We further confirm that the acceptance by CDGE of the settlement amount in respect of such constitute the full discharge of my/our claim(s) in respect of such loss and damage.

*IN WITNESS WHEREOF. *I/We have hereunto to set *my/our hand and seal this day _____ of the month of _____, Year Two Thousand - _____ (20____)

Signed, Sealed & Delivered By

Customers Name:
NRIC No.:
Co's rubber Stamp



delete as appropriate. Insurance

Cecilia Chong (LKK Auto)

From: Janice Goh <janice.goh@eqinsurance.com.sg>
Sent: Tuesday, 12 May 2020 1:35 PM
To: Cecilia Chong (LKK Auto)
Subject: RE: YOUR REF: DM19HO02359 (OUR REF: CC4/EQI19015081/Kga3q2) *** ACCIDENT INVOLVING YM 8903C & SLL 9482C ON 22/08/2019 ***

Follow Up Flag: Follow up
Flag Status: Completed

Hi Cecilia

Thank you for your email.

Please proceed to offer upto \$16,393.53.

Thank you.

Announcement

In line with the [MOM advisory on Safe Distancing Measures](#) in workplace, our operation remains “**Business As Usual**” – except most of us are on Work-From-

We seek your understanding in bearing with us in this adjustment and any inadvertent delay in service.

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
www.eqinsurance.com.sg



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately and delete all copies of it.

From: Cecilia Chong (LKK Auto) [mailto:CeciliaChong@lkkauto.com]
Sent: Saturday, May 9, 2020 6:01 PM
To: Janice Goh <janice.goh@eqinsurance.com.sg>
Subject: YOUR REF: DM19HO02359 (OUR REF: CC4/EQI19015081/Kga3q2) *** ACCIDENT INVOLVING YM 8903C & SLL 9482C ON 22/08/2019 ***

EQ ref : **DM19HO02359**