



02nd MAR 2020

Our ref : TTS/BU/1920/277

Your ref : EQI19015308

EQ INSURANCE COMPANY LIMITED

5 Maxwell Road

#17-00 Tower Block, MND Complex

Singapore 069110

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir/Mdm,

ACCIDENT INVOLVING SBS6326Y AND FBH9038S ON 23/08/2019 AT ALONG JUNCTION OF BEDOK RESERVIOIR RD & KAKI BUKIT.

We understand that you are the insurer of vehicle no. FBH9038S which was involved in the above accident with our bus no. SBS6326Y.

We are of the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair	: \$	7,859.56	(inclusive of 7% gst)
Loss of Use	: \$	2,100.00	(\$300 x 7days)
GIA Search Fees	: \$	2.00	(enclosed)
Total	: \$	9,961.56	

We look forward to hearing from you early in order to resolve this matter amicably.

We are submitting this claim in demand for direct settlement.

We enclosed herewith the necessary documents to support the claims.

Kindly review and revert within the next (7) seven days.

Failure of which the case shall be send to our solicitor without further advice.

Thank You

Best Regards

Lynn Ahmad (Ms)

Senior Executive, Claims

Office +65 6248 0987

This is a computer-generated document. No signature is required.

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

NEXTGENERATIONTRANSPORT

**Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Co. Registration No. / GST Registration No. 201419417K

Website: www.towertransit.sg Email: AP@towertransit.sg**TAX INVOICE****Bill To:****EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex

Singapore 069110

GST Reg. No : 201419417K

Invoice No. : EQI-202009-02

Invoice Date : 25-Sep-2020

Terms : 28 days

Attention: Motor Claims Department

Item	DESCRIPTION	GROSS AMOUNT (S\$)	TAX RATE	TAX (S\$)	AMOUNT (S\$)
1	Being cost recovery regarding accident involving SBS6326Y and FBH9038S on 23rd August 2019 Cost of Repair (all-in)	8,411.21	7%	588.79	9,000.00
TOTAL		8,411.21		588.79	9,000.00

Interest shall be levied from the due date of the invoice to the date payment is received. The interest rate shall be at 7.5% p.a. except when there is an agreement in which case the applicable late interest rate as per the agreement shall take precedence.

For Bank Transfer:

Bank Name: The Hongkong and Shanghai Banking Corporation Limited

Account Name: Tower Transit Singapore Pte Ltd

Bank Code: 7232

Branch Code: 052 Collyer Quay Branch

Account No.: 052-394822-001

SWIFT Code: HSBCSGSG

Authorised Signature

Name: Subramanian Kasi

Title: Finance Director

**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-19-140244

Date of Request: 28/08/2019

Your Ref No: Online Purchase

Tower Transit Singapore Pte Ltd
21 Bulim Drive
Bulim Bus Depot
Singapore 648170

Dear Sir/Madam,

Enquiry Date 28/08/2019
Enquiry By Bazlin Binte Ahmad
TP Vehicle No. FBH9038S
Accident Date 23/08/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
FBH9038S	EQ Insurance Company Ltd	16/02/2019-15/02/2020	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.

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TAX INVOICE

Our Ref No: GR-19-140244

Date of Request: 28/08/2019

Your Ref No: Online Purchase

Tower Transit Singapore Pte Ltd
21 Bulim Drive
Bulim Bus Depot
Singapore 648170

Dear Sir/Madam,

Enquiry Date 28/08/2019
Enquiry By Bazlin Binte Ahmad
TP Vehicle No. FBH9038S
Accident Date 23/08/2019

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

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 6 August 2020 10:44 AM
To: RAHMAT4567@GMAIL.COM
Subject: Fw: ACCIDENT INVOLVING FBH 9038S(EQ) AND SBS 6326Y ALONG/ AT JUNCTION OF KAKI BUKIT ROAD 4 & BEDOK RESERVOIR RD ON 23/08/2019
Attachments: Police Report_FBH9038S.pdf; Claim Report_FBH9038S.pdf

Hi Mr Abdul Rahmat,

Received with thanks.

We will proceed to negotiate and settle the matter at best with third party.

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

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Abdul Rahmat Mohd Nor <rahmat4567@gmail.com>
Sent: Wednesday, 5 August 2020 5:29 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING FBH 9038S(EQ) AND SBS 6326Y ALONG/ AT JUNCTION OF KAKI BUKIT ROAD 4 & BEDOK RESERVOIR RD ON 23/08/2019

To whom it may concern,

Refer to the attached file on the police report and the claim is done by Riaz L.L.C.

Regards,
Abdul Rahmat

On Wed, Aug 5, 2020 at 4:15 PM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:
Hi Mr Abdul Rahmat,

We would like to follow up on this matter.

Kindly advise if there is any Police Investigation Result/letter at your end and also please let us know the progress on your counter claim against the bus insurer.

Please response/update us within the next 7 days. Otherwise, we shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy.

Thank you.

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

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd

From: Hsiao Tong (LKKAuto)

Sent: Sunday, 8 March 2020 4:04 PM

To: RAHMAT4567@GMAIL.COM <RAHMAT4567@GMAIL.COM>

Subject: RE: ACCIDENT INVOLVING FBH 9038S(EQ) AND SBS 6326Y ALONG/ AT JUNCTION OF KAKI BUKIT ROAD 4 & BEDOK RESERVOIR RD ON 23/08/2019

Hi Mr Abdul Rahmat,

We would like to follow up on this matter.

Kindly advise if there is any Police Investigation Result/letter at your end and also please let us know the progress on your counter claim against the bus insurer.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 22 January 2020 4:10 PM

To: RAHMAT4567@GMAIL.COM

Subject: RE: ACCIDENT INVOLVING FBH 9038S(EQ) AND SBS 6326Y ALONG/ AT JUNCTION OF KAKI BUKIT ROAD 4 & BEDOK RESERVOIR RD ON 23/08/2019

Hi Mr Abdul Rahmat,

We refer to the above matter.

Kindly advise if there is any Police Investigation Result/letter at your end and also please let us know the progress on your counter claim against the bus insurer.

Thank you.

"Wishing you a Happy and Prosperous New Year"



Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Friday, 18 October 2019 3:18 PM

To: RAHMAT4567@GMAIL.COM

Subject: ACCIDENT INVOLVING FBH 9038S(EQ) AND SBS 6326Y ALONG/ AT JUNCTION OF KAKI BUKIT ROAD 4 & BEDOK RESERVOIR RD ON 23/08/2019

18 Oct 2019

M/s ABDUL RAHMAT BIN MOHD NOR

Dear Sir/ Mdm

OUR REF : CC4/EQI19015308/T1pa3

YOUR REF : FBH9038S

ACCIDENT INVOLVING FBH 9038S(EQ) AND SBS 6326Y ALONG/ AT JUNCTION OF KAKI BUKIT ROAD 4 & BEDOK RESERVOIR RD ON 23/08/2019

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 SBS 6326Y 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.

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 30/10/2019, 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 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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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