

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

Sent: Tuesday, 27 December, 2016 9:01 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zayyer (LKKAuto) <zayyer@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Dear Mei Kwan,

We refer to your email below.

Please proceed survey on WP basis and find attached OI's report.

Kindly obtain TP's video to us for us to review on liability.

Thank you.

Warmest Regards,

Tan Wei Yin

Claims Executive

EQ Insurance Company Limited

5 Maxwell Road,

#17-00 Tower Block,

MND Complex

Singapore 069110

6223 9433 (Tel)

6496 9882 (DID)

6223 4190 (Fax)

Website: www.eqinsurance.com.sg

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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

Sent: Saturday, December 24, 2016 12:09 PM

To: Tan Wei Yin <weiyin.tan@eqinsurance.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zayyer (LKKAuto) <zayyer@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving GBC7334B (OI : EQI - TBA) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

WITHOUT PREJUDICE

Dear Wei Yin,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHD 4923U at ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

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

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

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

To check availability of the case handler, you may contact the undersigned.

"Wishes you a Merry Christmas & Happy New Year 2017"

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Janet Tan

From: Kuru & Co <kurulegal@yahoo.com.sg>
Sent: Tuesday, July 25, 2017 6:58 PM
To: Janet Tan
Subject: Re: REMINDER FOR REVISED OFFER // Our ref: L.16.1931.oly // Your ref: DM16HO02715/WY // CLAIMANT: GOVINDARAJU S/O SHUNMUGAM PILLAY
Attachments: 16.1931 WA.pdf

WITHOUT PREJUDICE

Dear Janet,

We refer to your email dated 17 July 2017.

Purely for an amicable settlement, we are instructed to accept your global offer of \$2,050.00 (all-in) strictly for our client's injury claim.

Enclosed copy of our client's Warrant to Act for your attention.

This settlement is specifically subject to the condition that your cheque/your client's cheque payment is made in favor of our firm's name, "Kuru & Co". No receipt will be issued for cheque payment.

Please let us have your payment within the next 14 days.

PAID
27 JUL 2017

Regards,

BY:

Judy Tan
Kuru & Co
Advocates & Solicitors
Tel: (65) 6532 2009
Fax: (65) 6532 2007

From: Janet Tan <janet.tan@eqinsurance.com.sg>
To: Kuru & Co <kurulegal@yahoo.com.sg>
Sent: Monday, 17 July 2017, 17:22
Subject: REMINDER FOR REVISED OFFER // Our ref: L.16.1931.oly // Your ref: DM16HO02715/WY // CLAIMANT: GOVINDARAJU S/O SHUNMUGAM PILLAY

*Without Prejudice
Save as to Cost*

Dear Lay Yen,

For the purpose of amicable settlement, we are prepared to revise our offer as follow:

Damages (General and Special) \$300.00
Cost and Disbursements \$1,750.00

Janet Tan

From: Janet Tan
Sent: Monday, July 17, 2017 5:25 PM
To: 'Kuru & Co'
Subject: REMINDER FOR REVISED OFFER // Our ref: L16.1931.oly // Your ref: DM16H002715/WY // CLAIMANT: GOVINDARAJU S/O SHUNMUGAM PILLAY

Without Prejudice
Save as to Cost

Dear Lay Yen,

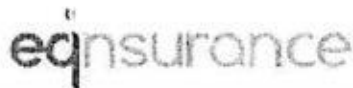
For the purpose of amicable settlement, we are prepared to revise our offer as follow:

Damages (General and Special) \$300.00
Cost and Disbursements \$1,750.00

Please revert on acceptance.

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 068110
did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6323 4290
www.eqinsurance.com.sg

A Member of Citystate

Alleged/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.

A handwritten signature in black ink, appearing to be 'Janet Tan', followed by the text 'you've got a friend' in a casual, handwritten style.

From: Kuru & Co [mailto:kurulegal@yahoo.com.sg]
Sent: Monday, July 17, 2017 4:04 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Subject: REMINDER FOR REVISED OFFER // Our ref: L16.1931.oly // Your ref: DM16H002715/WY // CLAIMANT: GOVINDARAJU S/O SHUNMUGAM PILLAY

Dear Janet,

We refer to our counter proposal via email dated 5 July 2017 (copy attached).

Kindly let us have your revised offer soonest possible.

Regards,

Lay Yen

Print

Subject: [Our ref: L16.1931.ji] [Yr ref: DM16HO02715/WY] - SHD 4923U & GBC 7334B on 20.12.2016
From: Kuru & Co (kurulegal@yahoo.com.sg)
To: weiyin.tan@eqinsurance.com.sg;
Date: Wednesday, 5 July 2017, 12:34

WITHOUT PREJUDICE

Dear Wei Yin,

We refer to your email dated 7 April 2017.

Enclosed the police results dated 30 June 2017 for your attention.

Purely for an amicable settlement, we propose:-

General Damages : \$4,000.00
Medical expenses : \$35.00
Transport expenses : \$20.00

} 3TU

@ 50% liability : \$2,027.50
Medical report fees : \$100.00
LTA fee : \$6.00
Police fee : \$14.00 (receipt enclosed)
Incidentals : \$53.50
Costs : \$1,765.50

} 1750

TOTAL : \$3,966.50

Kindly let us hear from you soon.

Regards,

Judy Tan
Kuru & Co
Advocates & Solicitors
Tel: (65) 6532 2009
Fax: (65) 6532 2007

Attachments

- 16.1931 PIR.pdf (215.67 KB)

Tan Wei Yin

From: Tan Wei Yin
Sent: Friday, April 7, 2017 2:07 PM
To: 'Kuru & Co'
Subject: RE: [Our ref: L.16.1931.jt] [Yr ref: DM16HO02715/WY] - SHD 4923U & GBC 7334B on 20.12.2016
Attachments: gbc7334b.pdf; shd4923u.pdf

Without Prejudice
Save as to costs

Dear Judy,

We refer to your email below and apologize for the late reply.

Our insured driver reported that he was in the filter lane when your client (on his right) tried to squeeze into his lane by overtaking our insured vehicle and grazed against the right rear passenger door.

Your client reported that our insured who was trying to enter the slip road on his left encroached in his lane.

Since our insured was trying to enter the slip road, there is no reason for him to encroach into your client's lane (which is for going straight vehicles). The damages on both vehicles also substantiates our insured driver's version of the accident.

We enclose our insured vehicle's damaged photos for your perusal. From the photos, the damages sustained by our insured vehicle stretches from the right rear passenger door all the way to the right rear wheel. If our insured had tried to encroach into your client's lane as depicted in his accident sketch plan, our insured vehicle's protruding front wheel (as shown in last photo) would have been the first place to have contact with your client's vehicle and not the rear passenger door.

We also enclose your client's vehicle damaged photo which showed the damage at the left front fender.

Moreover, we are curious as to why there is no video footage available.

In view of the above, we are of the view that our insured driver's version of the accident is more probable and is only prepared to contribute 10% on behalf of our insured driver towards your client's claim.

Based on the damages to both vehicles, your client could not have sustained a mild whiplash to the neck. We note that neck movements were normal and only mild tenderness detected during examination.

On quantum, we offer \$100 on damages at 10% and \$1710.35 on costs and disbursements.

Kindly 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 references shall be made to this offer or any settlement arising from this offer in any other related matters.**

No Discharge Voucher is required for settlement below \$20,000.

Please forward us a copy of the Warrant to Act/Letter of Authority along with all original tax invoices/receipts to effect payment.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 4 June 2018 2:21 PM
To: 'Jim Wong See Pah'
Subject: RE: Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQI16024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]
Attachments: SAM_1791.jpg; SAM_1792.jpg; Damage photos_GBC7334B.pdf

Without Prejudice

Hi Mr Jim,

Thank you for your email.

We will inform EQ accordingly.

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: Jim Wong See Pah [mailto:jimwong@cdge.com.sg]
Sent: Monday, 4 June 2018 2:00 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQI16024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

Dear Ms Chew

Driver disputes your offer's sum \$390.00 to resolve our property damage claim amicably. We are in the midst of preparing our claim to GIA for resolution.

Thank you.

Best Regards

Jim Wong

Claims Department / ComfortDelgro Engineering Pte Ltd

Off: 62148374 / Fax: 62141843

From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
To: Jim Wong See Pah <jimwong@cdge.com.sg>
Date: 02/06/2018 02:47 PM

Subject: RE: Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQ16024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

Without Prejudice

Hi Mr Jim,

We refer to our email dated 07/03/2018.

Kindly 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 | 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, 7 March 2018 11:28 AM
To: 'Jim Wong See Pah' <jimwong@cde.com.sg>
Subject: RE: Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQ16024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

Without Prejudice

Hi Mr Jim,

We refer to the above matter.

We have appealed your matter to our principal for further review. However we maintain that our insured driver should not be held liable for this accident.

We enclosed here with our insured vehicle's damaged photos for your perusal. The damages sustained by our insured vehicle stretches from the right rear passenger door all the way to right rear wheel. If our insured tried to encroach into your client's lane as stated in his accident sketch plan, the first contact point of our insured vehicle should be the protruding front wheel and not the rear passenger door.

Nevertheless, for an amicable settlement, we are prepared to offer at a global sum of **\$390.00(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 | 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: Jim Wong See Pah [<mailto:jimwong@cde.com.sg>]
Sent: Tuesday, 14 March 2017 2:50 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQ116024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

Dear Ms Chew

In the absence of concrete evidence from both sides and of conflicting report with allegations of encroaching into each other path.

We propose 50/50 to amicably resolve our property damage claim.

Please respond favourably.

Best Regards
Jim Wong
Claims Department / ComfortDelgro Engineering Pte Ltd
Off: 62148374 / Fax: 62141843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Jim Wong See Pah <jimwong@cde.com.sg>
Date: 14/03/2017 10:28 AM
Subject: Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQ116024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

Your ref: T 1216/ SHD 4923U/ JW (J)
Our Ref: CC3/EQ116024534/H1pa3

WITHOUT PREJUDICE

Dear Mr Jim,

ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016

We refer to the above matter.

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client who was trying to squeeze in to overtake his car and resulted the collision. Basing on the circumstances of the accident and damages profile of both vehicles, we are of the opinion that our insured driver's version is more credible. In your client accident's statement, he alleged that our insured vehicle had encroached into his lane from left. If it is true, the front right of our insured vehicle would have initially contacted with your client's left side body. Further, there is no damage to the right front of our insured vehicle.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability

and unable to look into your client's claim.

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: Hsiao Tong (LKKAuto)
Sent: Friday, 20 January, 2017 10:52 AM
To: 'Jim Wong See Pah' <jimwong@cdge.com.sg>
Subject: RE: <Request for Video Footage> Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQI16024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

Without Prejudice

Dear Mr Jim,

Received with thanks.

We will look into the matter and get back to you.

"Wishing you a Happiness and Prosperity New Year"

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: Jim Wong See Pah [<mailto:jimwong@cdge.com.sg>]
Sent: Friday, 20 January, 2017 10:43 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: <Request for Video Footage> Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQI16024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

Dear Ms Chew

We thank you for sharing your insured's report with us.

Regret to inform video footage unrecorded and taxi driver erroneously reported video recording available, please find the attached scene photos.

Best Regards
Jim Wong
Claims Department / ComfortDelgro Engineering Pte Ltd
Off: 62148374 / Fax: 62141843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>

To: Jim Wong See Pah <jimwong@cdge.com.sg>

Date: 20/01/2017 09:50 AM

Subject: <Request for Video Footage> Your ref: T 1216/ SHD 4923U/ JW (J) *Our Ref: CC3/EQ16024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

Your ref: T 1216/ SHD 4923U/ JW (J)
Our Ref: CC3/EQ16024534/H1pa3

WITHOUT PREJUDICE

Dear Sir/Madam,

ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016

We refer to the above matter.

Please be informed that liability is unclear as our insured driver reported that he was entering slip road, your client who was on his right tried to squeeze in to overtake his car and resulted the collision. Attached here with a copy of our insured accident report for your easy reference.

We would like to request a copy of video footage as stated in your client accident report for our necessary action.

Appreciate and early reply.

"Wishing you a Happiness and Prosperity New Year"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

[attachment "Statement of GBC 7334B.pdf" deleted by Jim Wong See Pah/cdge/delgronotes]

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Hsiao Tong (LKKAuto)

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Monday, 9 September 2019 5:27 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Dear Hsiao Tong

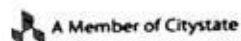
Please proceed to offer 50%.

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190
www.eqinsurance.com.sg



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Monday, September 9, 2019 4:59 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

Attached is a copy of document provided by third party to show I had settled OI PD claim at 50%.

**INDIA INTERNATIONAL INSURANCE PTE LTD**

Co. Reg No. 198792793K GST Reg. No. M2-0078604X
64 Cecil Street #04 / 405 / 406-02 10B Building, Singapore 149011
Office (65) 63476100 Email: treasury@iic.com.sg
Fax (65) 62244374 Website: www.iic.com.sg

**DEBIT NOTE**

No. W 0420378
Date 11/03/2019

Account..... 10830SD
Reference..... SHD4923U DOL 20/12/2016
Branch/Dept.... IS M
In favour of :

COMFORT TRANSPORTATION PTE LTD (BROKER: CDIB)
383 SIN MING DRIVE
SINGAPORE 575717

| | |
|--|---------------------------|
| Policy No..... MCOM0015 | Our Claim No. MCT16120887 |
| Risk No..... 001,1 | Date of Loss 20/12/2016 |
| Vehicle/Vessel. SHD4923U | |
| Class/Agent/City MHF 10827SE SO | |
| Insured's Name. COMFORT TRANSPORTATION PTE LTD | |
| For their respective rights and interests | |
| Cause of Loss.. ACCDT INVL IV & GBC7334B | |
| Claimant..... GBC7334B | |
| Descr. of Loss. DAMAGE TO TPV GBC7334B | SGD1,952.00 |
| Excess Recovery | |
| TOTAL SINGAPORE DOLLAR | SGD1,952.00 |

THIS DEBIT NOTE WILL BE REFLECTED IN YOUR STATEMENT OF A/C.

Signature

AUTHORISED SIGNATORY

TPD - 50 %

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: Janet Tan <janet.tan@eqinsurance.com.sg>

Sent: Friday, 6 September 2019 11:20 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Dear Hsiao Tong

Please provide evidence to show that the counter claim is settled at 50% as third party's injury claim is settled at 10% only.

Otherwise, proceed to offer up to \$1,000.00 for settlement purpose.

Regards,

Janet Tan

Senior Executive | Claims

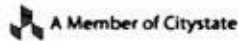


EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



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

Sent: Monday, September 2, 2019 3:58 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

We refer to the above matter.

Please be informed that third party appeal to settle the matter at 50% global sum \$2,100.00(all-in) as our insured counter claim had been settled at 50%.

Kindly advise if we may proceed to settle the matter at 50/50 or else advise further instruction.

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: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Monday, 5 November 2018 11:34 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Dear Hsiao Tong

Please proceed to close the file and let us have your bill.

Thank you.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



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

From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]
Sent: Saturday, November 3, 2018 10:35 AM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

Further to our below email,

Kindly advise if we may proceed to close our file and submit report to your good office.

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: Hsiao Tong (LKKAuto)

Sent: Saturday, 15 September 2018 10:55 AM

To: 'Janet Tan' <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

Further to our below email.

Kindly advise if we may proceed to close our file and submit report to your good office.

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: Hsiao Tong (LKKAuto)

Sent: Saturday, 28 July 2018 11:15 AM

To: 'Janet Tan' <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

Further to our below email.

Kindly advise if we may proceed to close our file and submit report to your good office.

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: Hsiao Tong (LKKAuto)

Sent: Monday, 4 June 2018 2:25 PM

To: 'Janet Tan' <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16H002715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

We refer to the above matter.

We have offered third party at 10% g/s of \$390.00(all-in). However third party rejected our offer and prepare to escalate the case to GIA for resolution.

For your further instruction please.



Mon 4/6/2018 2:00 PM

Jim Wong See Pah <jimwong@cdge.com.sg>

RE: Your ref: T 1216/ **SHD 4923U**/ JW (J) *Our Ref: CC3/EQI16024534/H1pa3 [ACCIDENT INVOLVING GBC 7334B(EQ) & SHD 4923U ON 20/12/2016]

To: Hsiao Tong (LKKAuto)

You forwarded this message on 4/6/2018 2:21 PM.



SAM_1791.jpg
339 KB



SAM_1792.jpg
335 KB



Damage photos_GBC7334B.pdf
103 KB

Dear Ms Chew

Driver disputes your offer's sum \$390.00 to resolve our property damage claim amicably. We are in the midst of preparing our claim to GIA for

Thank you.

Best Regards

Jim Wong

Claims Department / ComfortDelgro Engineering Pte Ltd

Off: 62148374 / Fax: 62141843

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: Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]

Sent: Monday, 5 March 2018 11:02 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Dear Hsiao Tong

Please refer to the attachment on the basis of us settling their driver's injury claim at 10%.

We maintain that our insured driver should not be held liable for the accident. Nevertheless, we are prepared to allow you to offer up to 10% (global) for the TPD claim simply for the purpose of amicable settlement.

Regards,

Janet Tan

Senior Executive | Claims

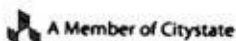


EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



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

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

Sent: Monday, March 5, 2018 10:10 AM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

We refer to our email dated 09/12/2017, 06/01/2018 & 07/02/2018.

Kindly let us have your instruction.

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: Hsiao Tong (LKKAuto)

Sent: Wednesday, 7 February 2018 10:51 AM

To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

We refer to our email dated 09/12/2017 & 06/01/2018.

Kindly let us have your approval/instruction.

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: Hsiao Tong (LKKAuto)

Sent: Saturday, 6 January 2018 10:05 AM

To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

We refer to our email dated 09/12/2017.

Kindly let us have your instruction.

"Wishes you a Merry Christmas & Happy New Year 2018"

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: Hsiao Tong (LKKAuto)

Sent: Saturday, 9 December 2017 8:29 AM

To: 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Hi Janet,

We refer to the above matter.

We have rejected third party as per instruction. However third party appealed to resolve the matter at 50/50 due to conflicting report with allegation of encroaching into each other path.

Kindly advise if we shall maintain rejection or else advise further instruction.

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

Sent: Thursday, 9 March, 2017 10:35 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Dear Hsiao Tong,

We are agreeable to your recommendation to reject TP claim in your email below.

Please proceed.

Thank you.

Regards,

Tan Wei Yin

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9882 | tel 65 6223 9433 ext 882 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]

Sent: Thursday, February 23, 2017 8:52 AM

To: Tan Wei Yin <weiyin.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Nur Syafiqah (LKKAUTO) <NurSyafiqah@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Dear Wei Yin,

We refer to your below email.

We were informed by third party repairer that the video footage unrecorded and taxi driver erroneously reported video recording available. Third party had submitted some scene photos(see attached).

We have contacted our insured PIC, Ms Shareen regards to the third party claim. No video/witness statement from OID. However she disputed third party claim as she insisted that third party who hit onto their vehicle.

Basing on the circumstances of the accident and damages profile of both vehicles, we are of the opinion that our insured driver's version is more credible. Our comments are below: -

- While negotiating a slip road, it is obvious that right front portion of our insured vehicle that is half a body ahead of third party taxi is beyond contactable with the taxi which attempting to overtake him on the right as our insured vehicle front wheels are turning towards left. Therefore, our pick up's damage is confined to passenger door and rear wheel arch portion is in line with existing damage.
- In third party's statement, he alleged that our insured vehicle had encroached into his lane from left. If it is true, front right of our insured vehicle would have initially contacted with third party's left side body and most of the damage should have been a graze or scratch damage in nature. Further, there is no damage to the right front of our pick up.

In view of the above, we are intending to reject third party claim.

For your approval/instruction/comments.

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

Sent: Tuesday, 27 December, 2016 9:01 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zayyer (LKKAuto) <zayyer@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBC7334B (OI : EQI - DM16HO02715/WY) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

Dear Mei Kwan,

We refer to your email below.

Please proceed survey on WP basis and find attached OI's report.

Kindly obtain TP's video to us for us to review on liability.

Thank you.

Warmest Regards,

Tan Wei Yin

Claims Executive

EQ Insurance Company Limited

5 Maxwell Road,

#17-00 Tower Block,

MND Complex

Singapore 069110

6223 9433 (Tel)

6496 9882 (DID)

6223 4190 (Fax)

Website: www.eqinsurance.com.sg

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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

Sent: Saturday, December 24, 2016 12:09 PM

To: Tan Wei Yin <weiyin.tan@eqinsurance.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zayyer (LKKAuto) <zayyer@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving GBC7334B (OI : EQI - TBA) AND SHD4923U (TP : LKK REF - CC3/EQI16024534/H1pa3) on 20.12.2016

WITHOUT PREJUDICE

Dear Wei Yin,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHD 4923U at ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

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

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

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

To check availability of the case handler , you may contact the undersigned.

"Wishes you a Merry Christmas & Happy New Year 2017"

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Hsiao Tong (LKKAUTO)

From: Alice Lau Lay Koon <alicelau@cdge.com.sg>
Sent: Monday, 23 September 2019 3:16 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: Your Ref: CC3/EQI16024534/H1pa3; CDGE Ref: T 1216/ SHD4923U - 2nd Reminder

Without Prejudice

Dear Hsiao Tong,

We refer to your email dated 21/09/2019.

Solely to close-off this matter, we confirm acceptance of your revised offer at global sum of \$2,000 at 50% liability.

The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.

Please let us have your Discharge Voucher or cheque payment soon.

Best Regards,
Alice Lau
Claims Department / ComfortDelGro Engineering Pte Ltd
Off: 6214 8307/ Fax: 6214 1843

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Saturday, 21 September 2019 3:06 PM
To: Alice Lau Lay Koon <alicelau@cdge.com.sg>
Subject: RE: Your Ref: CC3/EQI16024534/H1pa3; CDGE Ref: T 1216/ SHD4923U - 2nd Reminder

Without Prejudice

Hi Alice,

We refer to your below email.

We are prepared to improve offer at a global sum of \$2,000.00(all-in).

Please confirm.

"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 | fax: 6741-4108

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

From: Alice Lau Lay Koon <alichelau@cdge.com.sg>

Sent: Tuesday, 10 September 2019 3:56 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Your Ref: CC3/EQI16024534/H1pa3; CDGE Ref: T 1216/ SHD4923U - 2nd Reminder

Without Prejudice

Dear Hsiao Tong,

As per our tele-conversation moment ago, we are unable to accept your settlement sum of \$1,000 (23.8% of our claim amount).

Kindly consider our proposed global sum of \$2,100 at 50% liability dated 11/04/2019.

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Monday, 9 September 2019 5:01 PM

To: Alice Lau Lay Koon <alichelau@cdge.com.sg>

Subject: RE: Your Ref: CC3/EQI16024534/H1pa3; CDGE Ref: T 1216/ SHD4923U - 2nd Reminder

Without Prejudice

Dear Alice,

Apologised for late response.

We are prepared to offer at a global sum of \$1,000.00(all-in) towards your client's claim.

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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: Alice Lau Lay Koon <alicelau@cdge.com.sg>

Sent: Monday, 2 September 2019 4:00 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Fw: Your Ref: CC3/EQI16024534/H1pa3; CDGE Ref: T 1216/ SHD4923U - 2nd Reminder

Without Prejudice

Claims against EQ insured driver of GBC7334B

Dear Hsiao Tong,

We refer to the above matter and append below reminders e-mail which is self explanatory for your further action.

As spoken moment ago, kindly let us have your reply without further delay. Thank you!

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

From: Alice Lau Lay Koon

Sent: Thursday, 4 July 2019 11:34 AM

To: Hsiao Tong <chewht@lkkauto.com>

Subject: Fw: Your Ref: CC3/EQI16024534/H1pa3; CDGE Ref: T 1216/ SHD4923U - 2nd Reminder

Without Prejudice

Claims against EQ insured driver of GBC7334B

Dear Hsiao Tong,

Our reminders email dated 30/04/2019 refers.

It has more than 2 months and we have not heard from you.

Kindly expedite the matter and let us hear from you within the next 5 working days.

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

From: Alice Lau Lay Koon

Sent: Tuesday, 30 April 2019 12:07 PM

To: Hsiao Tong

Cc: kklau@lkkauto.com

Subject: Re: Your Ref: CC3/EQI16024534/H1pa3; CDGE Ref: T 1216/ SHD4923U - 1st Reminder

Without Prejudice

Dear Hsiao Tong,

Our email dated 11/04/2019 for the above matter refers.

Kindly revert, thanks!

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

From: Alice Lau Lay Koon

Sent: Thursday, 11 April 2019 9:36 AM

To: Hsiao Tong

Cc: kklau@lkkauto.com

Subject: Your Ref: CC3/EQI16024534/H1pa3; CDGE Ref: T 1216/ SHD4923U

Without Prejudice

Dear Hsiao Tong,

Subject matter refers.

We are reviewing this case and noted that you've made an offer of S\$390 (all in), 9% of our Claim \$4,195.63.

We regret that we are unable to accept your offer.

Our taxi was surveyed by your staff, Mr Henry on 22/12/2016.

Your insured has recovered 50% liability from our taxi insurer, refer to screenshot below.

Case has been long protracted, we would like to propose global sum of \$2,100 at 50% liability to close-off this matter.

Please look into it and let us hear from you by 18/04/2019.



INDIA INTERNATIONAL INSURANCE PTE LTD
Co. Reg No 190733702K GST Reg No M2-007804X
61 East Street #04 / 405 / #06-02 10B Building Singapore 049711
Office (65) 63476100 Email: insure@iicong.sg
Fax (65) 62244174 Website www.iicong.sg

DEBIT NOTE

No: W 0420378
Date 11/03/2019

Account..... 108308D
Reference..... SHD4923U DOL 20/12/2016
Branch/Dept.... IS M
In favour of :

COMFORT TRANSPORTATION PTE LTD (BROKER: CDH)
333 SIN MING DRIVE
SINGAPORE 575717

| | | | |
|---|--------------------------------|---------------|-------------|
| Policy No..... | MCOM0015 | Our Claim No. | MCT16120887 |
| Risk No..... | 001,1 | Date of Loss | 20/12/2016 |
| Vehicle/Vessel. | SHD4923U | | |
| Class/Agent/City | MHF 10827SE SG | | |
| Insured's Name. | COMFORT TRANSPORTATION PTE LTD | | |
| For their respective rights and interests | | | |
| Cause of Loss.. | ACCDT INVL IV & GBC7334B | | |
| Claimant..... | GBC7334B | | |
| Descr. of Loss. | DAMAGE TO TPV GBC7334B | | |
| | Excess Recovery | | SGD1,952.00 |
| TOTAL SINGAPORE DOLLAR | | | SGD1,952.00 |

THIS DEBIT NOTE WILL BE REFLECTED IN YOUR STATEMENT OF A/C.

Gundam

AUTHORISED SIGNATORY

TPD - 50 %

Best Regards,
Alice Lau
Claims Department / ComfortDelGro Engineering Pte Ltd
Off: 6214 8307/ Fax: 6214 1843

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]



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 : CC3/EQ116024534/K1pa3s2-1

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

Date : 02-10-2019



Code : EQI

1. Policy Particulars :- THIRD PARTY CLAIM

| | | | |
|--------------|-----------------|----------------|------------|
| Insured Veh. | GBC 7334B | Veh. Inspected | SHD 4923U |
| Policy No. | DMCPHQ16-004011 | Coverage (\$) | 0.00 |
| Claim No. | DM16HO02715/WY | Excess (\$) | 0.00 |
| Assign From | | Assign Date | 22/12/2016 |

2. Vehicle Particulars & Condition

| | | | |
|--------------|-------------------|--------------|----------|
| Make & Model | HYUNDAI I40 (A) | c.c | 1685 |
| Engine No. | HIDDEN | Year of Reg. | 2014 |
| Chassis No. | KMHLB41UMEU052829 | Colour | BLUE |
| Odometer | 425565 | Steering | IN ORDER |
| Brakes | IN ORDER | Modification | NIL |
| General | GOOD | | |

3. Conditions of Tyres

| | Size | Make | Balance |
|----------------|-----------|-------------|---------|
| R/H Front Tyre | 205/60R16 | BRIDGESTONE | 7 mm |
| L/H Front Tyre | 205/60R16 | BRIDGESTONE | 7 mm |
| R/H Rear Tyre | 205/60R16 | BRIDGESTONE | 7 mm |
| L/H Rear Tyre | 205/60R16 | BRIDGESTONE | 7 mm |

4. Description of Damages

| |
|--|
| THE VEHICLE SUSTAINED DAMAGES AT THE N/S BODY. DAMAGES SEE DETAILS. |
|--|

5. General Information

| | | | |
|----------------|--|-----------------|------------|
| Accident Date | 20/12/2016 | Inspection Date | 22/12/2016 |
| Survey held at | COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969 | | |

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: | 5 Working Days |
|-------------------------------------|----------------|



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

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 4923U

| Qty | Description of Parts | Condition | Estimate By Workshop (\$) | Our Adjusted (\$) |
|------------------------------------|---|----------------------|---------------------------|-------------------|
| <u>REPLACEMENT OF PARTS</u> | | | | |
| 1 | FRONT BUMPER COVER | DEFORMED | 562.30 | 562.30 |
| 1 | FRONT BUMPER BRACKET TOP (LH) | NECESSARY | 22.40 | 22.40 |
| 1 | FRONT BUMPER BRACKET (LH) | NECESSARY | 24.60 | 24.60 |
| 1 | FRONT BUMPER RETAINER MOUNTING | SERVICEABLE | 9.20 | - |
| 1 | FRONT DOOR MIRROR (LH) | TO REPAIR SEE LABOUR | 980.50 | - |
| 1 | ROCKER PANEL OUTER GARNISH | CRACKED | 483.60 | 483.60 |
| 1 | FRONT WHEEL HUB CAP (LH) | CUT | 150.70 | 150.70 |
| 1 | FRT FENDER LH (ADDITIONAL) | DENTED | 619.00 | 619.00 |
| | LESS 20% DISCOUNT | | -570.46 | -372.52 |
| | | | 2,281.84 | 1,490.08 |
| <u>SPECIAL NETT ITEMS</u> | | | | |
| 1 | FRONT DOOR COMFORT LOGO (LH) (SN) | NECESSARY | 75.00 | 75.00 |
| 1 | REAR DOOR ADVERTISEMENT LOGO (LH) (SN) | NECESSARY | 100.00 | 100.00 |
| 1 | FRT FENDER ADVERTISEMENT LH (SN) (ADDITIONAL) | NECESSARY | 100.00 | 100.00 |
| 1 | FRT DOOR ADVERTISEMENT LH (SN) (ADDITIONAL) | NECESSARY | 100.00 | 100.00 |
| 1 | REAR DOOR COMFORTDELGRO & APPS STICKER LH (SN) (ADDITIONAL) | NECESSARY | 80.00 | 80.00 |
| | | | 455.00 | 455.00 |
| <u>LABOUR</u> | | | | |
| | PANEL BEATING. INCLUSIVE OF THE REPAIR OF FRONT DOOR MIRROR (LH). | | 560.00 | 400.00 |
| | SPRAY PAINTING CHARGE. | | 800.00 | 720.00 |
| | WIRING CHARGE. | | 50.00 | 30.00 |
| | TUFF KOTE. | | 50.00 | 30.00 |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | 1,460.00 | 1,180.00 |
| GRAND TOTAL | | | 4,196.84 | 3,125.08 |



| | | | |
|-----------------------------|--|--|----------|
| RECOMMENDED COST OF REPAIRS | | | 3,125.08 |
|-----------------------------|--|--|----------|

Report Ref No. CC3/EQ16024534/K1pa3s2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

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