

Our Ref: SMG4818R190925

Date: 11/10/2019

Your Ref:

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

Dear Sir / Madam

Traffic Accident Along Defu Lane 10 Carpark
Involving SMG4818R **and** GBH2482M **On** 25/09/2019

We/I, Messers Woo Peng Hong (ROC No: SXXXX786Z), the registered owners of m/vehicle – SMG4818R at all material times of the above accident. Our/my vehicle was surveyed by " EQ Ins " authorized appraiser and we/I based our/my claims on his recommendation for S\$ 12,541-49 being the repair for 04 Days (Strictly on a Without Prejudice Basis).

We/I have ascertained that you were the insurers of the driver of m/vehicle GBH2482M when the same was involved in the aforesaid accident with our/my m/vehicle – SMG4818R.

We/I whereby you are the insurers of m/vehicle GBH2482M and the driver/owner was caused solely by the negligence of your insured and as a result there of our / my m/vehicle – SMG4818R has suffered loss and damage as follows:

Cost of repairs	S\$	<u>12,541-49</u>
LOU for pre-repair notice 02 days @ S\$ 120-00		<u>240-00</u>
Rental Fee for <u>09</u> days @ S\$ 120-00 (+7%GST) Invoice No: A40806		<u>1,155-60</u>
GIA / LTA search fee		<u>-</u>
Towing Fee (Cash Sale No: _____)		<u>-</u>
Total Amount	S\$	<u>13,937-09</u>

We/I enclose herewith copies of the supporting documents for vehicle no. SMG4818R as follows:-

- (i) Motor Accident Report & Documents;
- (ii) Repair Invoices;

Kindly look into the matter and let us/me hear from you on the settlement of our/my claims as soon as possible.

Please remit us/me your settlement sum in favor of M/s Liu's Brother Auto Engineering Workshop. Forward the cheque to No. 1 Kaki Bukit Avenue 6 #01-01 AutoBay @ Kaki Bukit Singapore 417883.

Thank you.

Yours faithfully,



f. _____
The owner of m/vehicle SMG4818R
Messers Woo Peng Hong
cc. Liu's Bro Auto Engineering Workshop



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/EQ119017143/Upa3

07 OCT 2019

CENTRAL GAS LOGISTICS PTE LTD

31 DEFU LANE 9

DEFU INDUSTRIAL ESTATE

SINGAPORE 539271

Attn: The Management

Dear Sir/Madam,

ACCIDENT INVOLVING GBH 2482M(EQ) AND SMG 4818R ON 25/09/2019

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 SMG 4818R against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver favour as he reversed and collided onto third party vehicle. 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.

Yours faithfully,

CHEW HSIAO TONG

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

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

Authorization To Act

Attn: Motor Claims Department

EQ Insurance Company Limited
5 Maxwell Road #17-00
Tower Block MND Complex
Singapore 069110

I / We, Messers Woo Peng Hiong ("the third party claimant") of Block 261B Punggol Way #16-337 Singapore 822261 (address), owner of SMG4818R (vehicle no.) hereby authorize Liu's Brother Auto Engineering Workshop ("the workshop") to act for me / us with respect to my / our claim for repair costs and/or rental and/or loss of use ("claim") for my/our vehicle no. SMG4818R that was damaged pursuant to the accident which occurred on 25/09/2019 (date) along Defu Lane 10 Carpark (location) involving GBH2482M ("the accident").

I / We further authorize the workshop to settle my / our above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my / our claim with payment cheque / s being made in favour of the workshop.

I / We further acknowledge that any settlement the workshop may reach on my / our behalf is on a without prejudice and without admission of liability basis insofar as the driver / owner / insurers of the other vehicle / s is concerned.

Dated this 21st day of February (month) 2020 (year)

3rd Party Claimant:

Workshop:

Signature:

Name:

Address:



Woo Peng Hiong

Block 261B Punggol Way

#16-337 Singapore 822261

Nric/ROC No:

Signature:

Name:

Address:



Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

53291793J

**LIU'S BROTHER AUTO ENGINEERING WORKSHOP**

No. 1 Kaki Bukit Avenue 6 #01-01 Auto Bay @ Kaki Bukit Singapore 417883

ROB No: 53291793 | Tel: 6741-1730 / 731 | Fax: 6744-5746. Email: liusbros@gmail.com

Invoice/Ref No: SMG4818190925

Final Bill

Customer		
Name:	EQ Insurance Company Limited	Date: 11-10-19
Address:	Motor Claims Department	Vehicle No: SMG4818
	5 Maxwell Road #17-00	Model/Make: Mercedes
	Tower Block MND Complex Singapore 069110	

Item No.	Descriptions Of Parts	Original Quotation / Estimation	Revised Quotation / Cost Of Repair
1	Front Bonnet	\$ 2,505.43	\$ 2,505.43
2	Bonnet Logo	\$ 108.50	\$ 108.50
3	Bonnet Hinges 02 pcs (@ \$5166.00)	\$ 332.00	\$ -
4	Bonnet Lock Centre Level	\$ 125.00	\$ -
5	Bumper	\$ 1,465.00	\$ 1,465.00
6	Bumper Side Retainer 02 pcs (@ \$65.00)	\$ 130.00	\$ -
7	Bumper Sponge	\$ 162.90	\$ 162.90
8	Bumper Reinforcement	\$ 685.32	\$ 685.32
9	Bumper PDC Sensor	\$ 232.33	\$ 232.33
10	Bumper Centre Grille	\$ 218.20	\$ -
11	Grille	\$ 895.00	\$ 895.00
12	Grille Logo	\$ 112.00	\$ 112.00
13	Grille Chrome Moulding	\$ 288.20	\$ 288.20
14	Bumper Top Inner Rubber	\$ 115.00	\$ 115.00
15	Support Panel	\$ 904.30	\$ 904.30
16	Head Lamp Assys 02 pcs (@ \$3,687.25)	\$ 7,374.50	\$ 3,687.25
17	Licence Plate Garnish	\$ 68.50	\$ 68.50
18	Head Lamp Bracket	\$ 255.00	\$ 255.00
19	View Camera	\$ 680.00	\$ 680.00
20	Centre Retainer	\$ 148.50	\$ 148.50
21	Aircon Condenser	\$ 1,213.15	\$ -
22	Support Panel Centre Garnish	\$ 266.20	\$ 266.20
	Total		\$ 12,579.43
	Parts Less 10%		\$ 1,257.94
	Total Parts After Less 10%		\$ 11,321.49
23	Front Licence Plate With Holder	\$ 50.00	SN \$ 40.00
	To check all wiring & electrical component for proper function	\$ 50.00	\$ 20.00
	To apply Rust Proofing , reseal tuff-coating treatment on accident area	\$ 50.00	\$ 30.00
	To reprogramme & Reset System	\$ 150.00	\$ 80.00
	To remove & refix air con, re-fill air con gas & test for leakages	\$ 120.00	\$ -
	Labor for Panel Beating, Cut, Weld, Straighten & Replacing Parts Etc	\$ 800.00	\$ 500.00
	To putty & spray painting & including touch up paint on accident affected area	\$ 800.00	\$ 550.00

Total Parts & Labour of estimate for damaged vehicle

\$ 20,305.03

Total amount in Parts By Parts Basis for repaired vehicle

\$ 12,541.49

SDLS: Twelve Thousand Five Hundred Forty-One And Cents
Forty-Nine Only

M/s Liu's Brother Auto Engrg Wks

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
WOO PENG HIONG BLK 261B PUNGGOL WAY #16-337 SINGAPORE 822261

DATE	INVOICE NO.
15-Oct-2019	A 40806

	VHA NO.	DUE DATE	VEH. NO.
	A 40806	15-Oct-2019	SML 3688 D
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 30 SEPTEMBER 2019 TO 09 OCTOBER 2019 YOUR REF: SMG 4818 R	9	120.00	1,080.00
GST @ 7%			\$75.60
TOTAL			\$1,155.60

All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.

BKW Rent-A-Car Pte Ltd
 120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666
 ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
 A subsidiary of **BKW Automobile Pte Ltd**



VEHICLE HIRING AGREEMENT

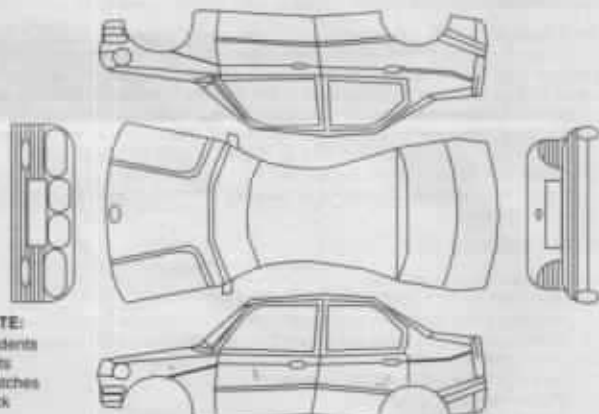
Workshop: *11/10/19*

HIRER'S PARTICULARS

Name (as in IC): *JOSEPH HIRONG*
NRIC/Passport No: *[REDACTED]* Date of Birth: *1-5-19*
Address: *261B PARKWAY Way* Age: *70*
216-237 S(*22261*)
Name & Address of Employer:
Occupation: Driving Exp:
Driving Licence No: *[REDACTED]* Passed Date:
D/L Type: Local/Int'l/Other:

DRIVER'S PARTICULARS

Name (as in IC):
NRIC/Passport No: *[REDACTED]* Date of Birth:
Address: Age:
S()
Occupation: Driving Exp: Yrs
Driving Licence No: *[REDACTED]* Passed / Expiry Date:
D/L Type: Local/Int'l/Other: Contact No: *[REDACTED]*



I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may retain all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses, howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

Hirer's Own Vehicle No: <i>SMG-1118R</i>		Replace Veh No:	
Loan Vehicle No: <i>SMG-3688D</i>		VR No:	
Make & Model: <i>1 NIOE 16</i>		Auto/Manual Group:	
CHARGES		\$	cts
Daily	9 day @ \$ <i>120</i>	Per day	<i>1080</i>
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI @ \$		Per day/Monthly	
Delivery/Collection Svc			
GST <i>7%</i>			<i>875.6</i>
OR No:		(A) SUB-TOTAL	<i>1155.6</i>
Petrol Level & Surcharge	OUT	E	1/4
	IN	1/2	3/4
		F	
First <i>100</i> km FREE per day		GST	
Excess mileage is chargeable at <i>10</i> cents per km		TOTAL CHARGES	

NON WAIVER EXCESS (Subject to GST): \$ *2100*

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: *[Signature]*

Additional Driver's Signature:

SINGAPORE Use Only

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace or replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair: between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$80.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/Driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
<i>30/9/19</i>	<i>11:03</i>	<i>6015</i>	<i>[Signature]</i>	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
<i>9-10-19</i>	<i>9:20 AM</i>			

Hirer's/Driver Signature

Hsiao Tong (LKKAUTO)

From: Janice Goh <janice.goh@eqinsurance.com.sg>
Sent: Tuesday, 21 January 2020 4:15 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: <SEEK MANDATE>: You Ref: DM19HO02652/JT // LKK REF: CC4/EQI19017143/Upa3 [ACCIDENT INVOLVING GBH 2482M(OI-EQ) AND SMG 4818R(TP) ON 25/09/2019]

Hi Hsiao Tong

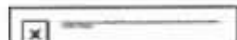
Please proceed to offer upto \$13,280.00.

Thank you.

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

From: Janice Goh
Sent: Monday, January 20, 2020 2:47 PM
To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: <SEEK MANDATE>: You Ref: DM19HO02652/JT // LKK REF: CC4/EQI19017143/Upa3 [ACCIDENT INVOLVING GBH 2482M(OI-EQ) AND SMG 4818R(TP) ON 25/09/2019]

Hi Hsiao Tong

Please proceed.

Thank you.

Janice Goh
Executive | Claims



EQ Insurance Company Limited
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110



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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Monday, January 20, 2020 8:59 AM
To: Janice Goh <janice.goh@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: <SEEK MANDATE>: You Ref: DM19HO02652/JT // LKK REF: CC4/EQI19017143/Upa3 [ACCIDENT INVOLVING GBH 2482M(OI-EQ) AND SMG 4818R(TP) ON 25/09/2019]

Hi Janice,

We refer to the above matter.

We have offered up to \$13,183.49(all-in). However third party rejected our offer and counter proposed **G/S \$13,280.00(all-in).**

Kindly advise further mandate.

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: Janice Goh <janice.goh@eqinsurance.com.sg>
Sent: Monday, 11 November 2019 1:59 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: <SEEK MANDATE>: You Ref: DM19HO02652/JT // LKK REF: CC4/EQI19017143/Upa3 [ACCIDENT INVOLVING GBH 2482M(OI-EQ) AND SMG 4818R(TP) ON 25/09/2019]

Hi Hsiao Tong

Thank you for your email.

Please proceed to offer upto \$ 13,183.49.

Thank you.

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

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

Sent: Friday, November 1, 2019 11:43 AM

To: Janice Goh <janice.goh@eqinsurance.com.sg>

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

Subject: RE: <SEEK MANDATE>: You Ref: DM19HO02652/JT // LKK REF: CC4/EQI19017143/Upa3 [ACCIDENT INVOLVING GBH 2482M(OI-EQ) AND SMG 4818R(TP) ON 25/09/2019]

Hi Janice,

Yes. Attached is a copy of letter to insured for your perusal.

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: Janice Goh <janice.goh@eqinsurance.com.sg>

Sent: Friday, 1 November 2019 9:20 AM

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

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

Subject: RE: <SEEK MANDATE>: You Ref: DM19HO02652/JT // LKK REF: CC4/EQI19017143/Upa3 [ACCIDENT INVOLVING GBH 2482M(OI-EQ) AND SMG 4818R(TP) ON 25/09/2019]

Hi Hsiao

Please advise whether you have notify insured on this matter?

Thank you.

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

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Friday, November 1, 2019 9:01 AM
To: EQI PRS <EQIPRS@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: <SEEK MANDATE>: You Ref: DM19HO02652/JT // LKK REF: CC4/EQI19017143/Upa3 [ACCIDENT INVOLVING GBH 2482M(OI-EQ) AND SMG 4818R(TP) ON 25/09/2019]

EQ ref : **DM19HO02652/JT**
LKK ref : CC4/EQI19017143/Upa3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING GBH2482M(EQ-OI) AND SMG4818R(TP) ON 25/09/2019

We refer to the above matter.

The accident occurred when our insured driver reversed and hit onto third party vehicle. Liability is not in our driver's favour.

We seek your approval to offer Third Party repairer "LIU'S BROTHER AUTO ENGINEERING WORKSHOP" at **\$13,183.49(all-in).**

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 20,305.03	\$ 12,541.49
2. Loss of Rental (9days x \$120.00)(w/GST)	\$ 1,155.60	\$ 642.00 (5days x \$120.00)(w/GST)
3. Loss of Use for PRI (2days x \$120.00)	\$ 240.00	\$ -
Total	\$ 21,700.63	<u>\$ 13,183.49</u>

Surveyor recommended 4 days for repair + 1PRS = 5days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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, 16 October 2019 9:14 AM

To: eqiprs@eqinsurance.com.sg

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

Subject: You Ref: DM19HO02652/JT // LKK REF: CC4/EQI19017143/Upa3 [ACCIDENT INVOLVING GBH 2482M(OI-EQ) AND SMG 4818R(TP) ON 25/09/2019]

Dear Sirs/ Mdm,

We refer to the above matter.

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Thank you.

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)

Total Control Panel

[Login](#)

To: eqiprs@eqinsurance.com.sg

[Remove lkkauto.com from my allow list](#)

From: chewht@lkkauto.com

You received this message because the domain lkkauto.com is on your allow list.