

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 25 January 2021 9:50 AM
To: Joel Goh
Cc: Admin A
Subject: RE: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31
Attachments: Email to 3rd Party dd 230720.pdf

Hi Joel,

We refer to the above matter.

We have offered 50% to third party on 23/07/2020. Up-to-date, we did not receive any follow-up made from Third Party for their claim.

In view of non-development from the third-party, we will proceed to temporarily close this outstanding claim file and submit our survey report to your good-office.

Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Sent: Thursday, 19 March 2020 6:34 PM
To: Steve Lim <steve.lim@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

EQI REF: DM20HO00249

LKK REF: CC4/EQI20001872/Epa3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SJJ 5275U on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please 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.

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)

From: Steve Lim <steve.lim@eqinsurance.com.sg>

Sent: Monday, 3 February, 2020 2:29 PM

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

Subject: FW: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Hi LKK,

Please assist to attend below

Regards,

Steve Lim

Assistant Manager | Claims



EQ Insurance Company Limited

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

did 65 6496 9885 | tel 65 6223 9433 ext 885 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Nitha [<mailto:nitha@nova.com.sg>]

Sent: Monday, 3 February 2020 11:57 AM

To: Steve Lim <steve.lim@eqinsurance.com.sg>

Cc: 'Suann' <suann@nova.com.sg>; 'Keong' <keong@nova.com.sg>

Subject: RE: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Dear Steve,

Please assign LKK and kindly advise on liability.

Thank you,

Best Regards,

Nitha

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



From: Steve Lim [<mailto:steve.lim@eginsurance.com.sg>]

Sent: Monday, 3 February 2020 8:26 AM

To: Nitha

Cc: 'Suann'; 'Keong'

Subject: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Without Prejudice
Save As To Costs

Dear Sir,

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please revert within 2 working days if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

1) AJAX Inspection Services Pte Ltd Tel: 6255 0808 Fax: 6849 9155	2) Automobile Inspection Services Pte Ltd Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia
3) LBS Automotive Appraisal Pte Ltd L.B.S. Auto Consultants Pte Ltd Tel: 6281 6690 / 62832866 Fax: 6281 8748 Contact Person: Amy/ Grace	4) Priority Services Tel: 62934822 Fax: 62963283 Contact Person: Sharon
5) RT Appraisal Pte Ltd Tel: 67486076 Fax: 67480361 Contact Person: Elson/Elgene	6) LKK Auto Consultants Pte Ltd Tel: 6256-3561 Fax: 6741-4108
7) Kelvin Automotive Appraising Services Tel: 81825263 Fax: 67461148 Contact Person: Kelvin	8) Automotive Appraiser & Surveying Services Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee

9) JP Knights Pte Ltd Tel: 63450068 Fax: 63445328	10) Appraisals Associates Pte Ltd Tel : 67472822 Fax: 67470070
11) Infiniti Appraisal Service Tel : 96684818/90099001 Fax: 64587432	12) Formteam Adjusters Pte Ltd Tel: 65091788 Fax: 65096221

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

Regards,

Steve Lim

Assistant Manager | Claims



EQ Insurance Company Limited

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

did 65 6496 9885 | tel 65 6223 9433 ext 885 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Nitha [<mailto:nitha@mova.com.sg>]

Sent: Friday, 31 January 2020 5:37 PM

To: EQI PRS <EQIPRS@eqinsurance.com.sg>

Cc: 'Suann' <suann@mova.com.sg>; 'Keong' <keong@mova.com.sg>

Subject: TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Dear All,

Please assist to assign surveyor and revert officer in charge for the above mention case.

Thank you

Best Regards,

Nitha

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 23 July 2020 9:07 AM
To: Suann
Cc: Admin A
Subject: RE: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that our insured insisted that he had turned out, your client was driving in a high speed and hit onto his car. We have reviewed the matter and we propose 50/50 for this matter.

Kindly advise if your client is still pursuing third party claim against our insured / M/s EQ Insurance Company Ltd. If so, kindly forward the LOD and all supporting documents to us if available for our further action.

Thank you.

"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."

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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Suann <suann@movva.com.sg>
Sent: Tuesday, 4 February 2020 12:20 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; 'Steve Lim' <steve.lim@eqinsurance.com.sg>
Subject: RE: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Dear Hsiao Tong



Please refer to bola scenario 7,8,9. My client is moving straight and you client is turning into main rd. Any vehicle approaching main rd should exercise greater caution.

Please look into it & review this matter.

Thank you

Best Regards
Suanne Chiu
Claims Asst. Manager
MOVA Automotive Pte Ltd
Tel: +65 6272 3892
Fax: +65 6270 8314



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From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Tuesday, 4 February 2020 11:45
To: Suann
Cc: Admin A
Subject: RE: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

Please be informed that liability is unclear. Our insured disputed liability as your client came from high speed and hit onto his car. Attached is a copy of our insured accident report for your easy reference.

As per EQ instruction, we would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

“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.”

“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: Suann <suann@nova.com.sg>

Sent: Tuesday, 4 February 2020 10:47 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: FW: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Dear Hsiao Tong

Please advice the liability for direct settlement.

Thank you

Best Regards

Suanne Chiu



Claims Asst.Manager

MOVA Automotive Pte Ltd

Tel: +65 6272 3892

Fax: +65 6270 8314



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From: Nitha [<mailto:nitha@nova.com.sg>]

Sent: Monday, 3 February 2020 11:57

To: 'Steve Lim'

Cc: 'Suann'; 'Keong'

Subject: RE: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Dear Steve,

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Thank you,

Best Regards,

Nitha

Claims Officer

Mova Automotive Pte Ltd



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Sent: Monday, 3 February 2020 8:26 AM
To: Nitha
Cc: 'Suann'; 'Keong'
Subject: EQI Ref:DM20HO00249 - JG : TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

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Save As To Costs

Dear Sir,

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

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9) JP Knights Pte Ltd Tel: 63450068 Fax: 63445328	10) Appraisals Associates Pte Ltd Tel : 67472822 Fax: 67470070

11) Infiniti Appraisal Service Tel : 96684818/90099001 Fax: 64587432	12) Formteam Adjusters Pte Ltd Tel: 65091788 Fax: 65096221
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Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

Regards,

Steve Lim

Assistant Manager | Claims



EQ Insurance Company Limited

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

did 65 6496 9885 | tel 65 6223 9433 ext 885 | fax 65 6223 4190

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From: Nitha [<mailto:nitha@moval.com.sg>]

Sent: Friday, 31 January 2020 5:37 PM

To: EQI PRS <EQIPRS@eqinsurance.com.sg>

Cc: 'Suann' <suann@moval.com.sg>; 'Keong' <keong@moval.com.sg>

Subject: TP CLAIMS - SJJ5275U AGAINST SKG1977H DOA 29/01/2020 AT BENDEMEER RD NEAR BLK 31

Dear All,

Please assist to assign surveyor and revert officer in charge for the above mention case.

Thank you

Best Regards,

Nitha

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314



Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, 25 February 2020 3:25 PM
To: JENSSON72@HOTMAIL.COM
Subject: ACCIDENT INVOLVING SKG 1977H(EQ) AND SJJ 5275U ALONG/ AT BLK 29 BENDEMEER MARKET & FOOD CENTRE OPEN CARPARK ON 29/01/2020

25 Feb 2020

(By Email-only)

MR JAU CHIEN SHEN JENSSON

Dear Sir/ Mdm

OUR REF : CC4/EQI20001872/pa3

YOUR REF : SKG 1977H

ACCIDENT INVOLVING SKG 1977H(EQ) AND SJJ 5275U ALONG/ AT BLK 29 BENDEMEER MARKET & FOOD CENTRE OPEN CARPARK ON 29/01/2020

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 SJJ 5275U against your insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle was turning into major road from a minor road with a "stop" line and collided with third party who was moving straight ahead on the major road. Under Motor Accident Guide, vehicles approaching the major road from a minor road should stop at the "stop" line to give way to oncoming traffic on the major road. Therefore, we are of the view that liability is not in our driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 **06 March 2020**, 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)