

Hsiao Tong (LKKAUTO)

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Thursday, 1 October 2020 8:21 AM
To: Su Li (LKK Auto)
Cc: Admin A; Hsiao Tong (LKKAUTO)
Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020
Attachments: DM20HO00881 - NON REPORTING.PDF

Dear Su Li

Our insured has not reported this accident and we have repudiated this claim.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement - read more

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be

Best Regards,
Joel Goh

Senior Executive | Claims



EQ Insurance Company Limited

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

did 65 6500 6772 | tel 65 6223 9433 ext 772 | 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: Su Li (LKK Auto) [mailto:suli@lkkauto.com]
Sent: Wednesday, September 30, 2020 5:49 PM
To: Joel Goh
Cc: Admin A; Hsiao Tong (LKKAUTO)
Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

** 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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 Email: SuLi@lkkauto.com Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Joel Goh [mailto:joel.goh@eqinsurance.com.sg]

Sent: Tuesday, 8 September 2020 10:24 AM

To: Su Li (LKK Auto)

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Su Li

Our insured has not reported this accident.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -reac

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From: Su Li (LKK Auto) [mailto:suli@lkkauto.com]

Sent: Tuesday, September 8, 2020 9:59 AM

To: Joel Goh

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

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Thank you.

Best Regards,

Su Li | Admin Support

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Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Joel Goh [<mailto:joel.goh@eqinsurance.com.sg>]

Sent: Monday, 17 August 2020 2:26 PM

To: Su Li (LKK Auto)

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Su Li

Our insured has not reported this accident.

Announcement

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A handwritten signature in dark ink, consisting of a series of loops and a final horizontal stroke.

From: Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

Sent: Monday, August 17, 2020 2:01 PM

To: Joel Goh

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

** 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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 Email: SuLi@lkkauto.com | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Joel Goh [<mailto:joel.goh@eqinsurance.com.sg>]

Sent: Monday, 29 June 2020 5:08 PM

To: Su Li (LKK Auto)

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Su Li

Our insured has not reported this accident.

Announcement

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From: Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

Sent: Monday, June 29, 2020 4:59 PM

To: Joel Goh

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

** 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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Joel Goh [<mailto:joel.goh@eqinsurance.com.sg>]

Sent: Monday, 15 June 2020 9:18 AM

To: Su Li (LKK Auto)

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - DM20HO00881-JG) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Su Li

Our insured has not reported this accident.

Announcement

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Joel Goh

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From: Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

Sent: Friday, June 12, 2020 6:30 PM

To: Joel Goh

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: Direct Settlement - Accident Involving SJJ 1344E (OI : EQI - TBA) and SLZ 660R (TP : LKK REF - TBA) on 06/06/2020

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SLZ 660R on a WP basis and TP repairer proposed for a direct settlement.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

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

Kindly take note that the case handler in-charge is Hsiao Tong.

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

**** 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.***

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Su Li (LKK Auto)

Sent: Thursday, 11 June 2020 9:32 AM

To: Joel Goh; assignments

Cc: Claims Dept; Admin A

Subject: FW: Accident involving SLZ 660 R & SJJ 1344 E on 06/06/2020 (PRE-REPAIR SURVEY REQUEST)
(DM20HO00881-JG)

Dear Sir / Madam,

Thank you for your email.

Hi Summer,

Kindly assists.

** 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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Joel Goh [<mailto:joel.goh@eqinsurance.com.sg>]

Sent: Thursday, 11 June 2020 8:49 AM

To: Claims Dept

Cc: Admin A

Subject: RE: Accident involving SLZ 660 R & SJJ 1344 E on 06/06/2020 (PRE-REPAIR SURVEY REQUEST)
(DM20HO00881-JG)

Without Prejudice

Save As To Cost

Dear Nur'Ikhwan

Thank you for your confirmation.

We will arrange accordingly.

Dear LKK

Please assist on this PRS.

Our insured has not reported this accident.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -reac

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be

Best Regards,
Joel Goh

Senior Executive | Claims



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

From: Claims Dept [mailto:claims_rar@bifrostauto.com]

Sent: Wednesday, June 10, 2020 4:55 PM

To: Joel Goh

Subject: Re: Accident involving SLZ 660 R & SJJ 1344 E on 06/06/2020 (PRE-REPAIR SURVEY REQUEST)
(DM20HO00881-JG)

Dear Joel,

We wish to choose LKK.

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.

Nur'Ikhwan
Motor Claims Department
Tel: 9329 0237

On Wed, 10 Jun 2020 at 16:14, Joel Goh <joel.goh@eqinsurance.com.sg> wrote:

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 Tel: 6281 6690 / 62832866 Fax: 6281 8748 Contact Person: Amy/ Grace	4) Priority Services Tel: 6293 4822 Fax: 6296 3283 Contact Person: Sharon
5) RT Appraisal Pte Ltd Tel: 6748 6076 Fax: 6748 0361 Contact Person: Elson/Elgene	6) LKK Auto Consultants Pte Ltd Tel: 6256 3561 Fax: 6741 4108
7) JP Knights Pte Ltd Tel: 6345 0068 Fax: 6344 5328	8) Appraisals Associates Pte Ltd Tel : 6747 2822 Fax: 6747 0070
9) Infiniti Appraisal Service Tel : 9668 4818/9009 9001 Fax: 6458 7432	10) Formteam Adjusters Pte Ltd Tel: 6509 1788 Fax: 6509 6221

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.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -rea

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be

Best Regards,
Joel Goh

Senior Executive | Claims



EQ Insurance Company Limited

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

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

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

From: Claims Dept [mailto:claims_rar@bifrostauto.com]

Sent: Wednesday, June 10, 2020 2:57 PM

To: EQI PRS

Cc: claims; Lucas Chow

Subject: Accident involving SLZ 660 R & SJJ 1344 E on 06/06/2020 (PRE-REPAIR SURVEY REQUEST)

Without Prejudice

Dear Sir/ Mdm,

We refer to the above matter.

We represent our client, Mohamad Khaireen Bin Jaini , to notify you of the aforesaid accident involving our client's vehicle SLZ 660 R and your insured's vehicle SJJ 1344 E on 06/06/2020.

Please find enclosed our client's GIA report for your necessary action.

This serves as a **NOTICE** that we are claiming against SJJ 1344 E for damages, costs and disbursements.

Please let us know within **2 working days** from today, your client's and your intention to conduct a pre-repair survey of our client's vehicle, along with your list of at least **ten (10) motor surveyors**.

If we do not receive any reply from you within the stipulated timeline, we shall proceed to appoint our own surveyor and proceed with the necessary repair for our client's vehicle without further reference to your insured or you.

Premises for the Pre-repair inspection: 8 Kaki Bukit Ave 4 #01-49, Premier @ Kaki Bukit Singapore 415875

Contact Person: IKHWAN (93290237)

Contact Email: claims_rar@bifrotauto.com

VEH IN (Date & Time) : 10/06/2020

PRS ARRANGEMENT (Date & Time) : 11/06/2020 After 1030hrs (Vehicle In)

PLEASE DO NOT ARRANGE FOR GENESIS AUTO TO CONDUCT THE PRS.

Kindly cc a copy of this letter to your insured for his/her acknowledgement.

We look forward to hearing from you soon.

To avoid incurrence of any unnecessary cost on both our end, kindly confirm liability status within 7 days from this to minimize time wastage and incurrence of any unnecessary cost(s) on both our end, we seek your kind advice, within 7 days working days, on liability status for subject claim. If we do not hear from you within the stipulated period, we shall proceed with the purchase of your insured GIA report and this cost or any other cost incurred for confirmation of liability status shall be included in our LOD for reimbursement purpose.

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.

Nur'Ikhwan

Motor Claims Department

Tel: 9329 0237

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 1 October 2020 4:16 PM
To: 'Claims Dept'
Cc: Admin A
Subject: [Repudiated Claim] Your Ref: SLZ660R // LKK Ref: CC4/EQI20006317/Gps3
[ACCIDENT INVOLVING SJJ 1344E(EQ) & SLZ 660R ON 06/06/2020]

Your Ref: **SLZ660R**
LKK Ref: CC4/EQI20006317/Gps3

Without Prejudice

Dear Sirs/Mdm,

ACCIDENT INVOLVING SJJ 1344E(EQ) & SLZ 660R ON 06/06/2020

We refer to the above matter.

Please be informed that our principal M/s EQ Insurance Company Limited had repudiated the claims in view of our insured has breach of policy terms and conditions.

Kindly re-direct your client's claim to our insured for redress.

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

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

S(408933)