

Hsiao Tong (LKKAUTO)

From: chenhow.ng <chenhow.ng@eqinsurance.com.sg>
Sent: Friday, 18 February 2022 3:24 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: [Seek Mandate] - REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)
Attachments: CDG Taxi Extends Rental Relief Till Sept, Goes Into The Red.pdf

Dear Hsiao Tong,

1. Our mandate is as follows:-

Cost of Repair	\$15515.00
Loss of Rental	\$1061.40 (less \$26.50/day relief)- 12 days
Loss of Income	\$600.00 (12 days)
Towing and LTA	\$87.49
Total	\$17263.89

2. Please state that the offer and settlement is as per MCF principles for chain collision.

"With effect from 1st January 2022, please send all PRS / LOD to motorclaims@eqinsurance.com.sg"

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 -ready to support our customers.
Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be conducted via Zoom.

Best Regards,
Ng Chen How

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



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From: Melody Teoh
Sent: Friday, February 18, 2022 11:35 AM

To: chenhaw.ng <chenhaw.ng@eqinsurance.com.sg>

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

Subject: FW: [Seek Mandate] - REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)

Dear CH,

For your handling please.

Thank you.

Announcement

“With effect from 1st January 2022, please send all PRS / LOD to motorclaims@eqinsurance.com.sg”

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 - ready to support our customers.

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

Best Regards,

Melody Teoh

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) <chewht@lkkauto.com>

Sent: Friday, February 18, 2022 11:32 AM

To: Melody Teoh <melody.teoh@eqinsurance.com.sg>

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

Subject: [Seek Mandate] - REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)

Dear Sir / Madam

We refer to the email from Joel, which we had missed out. Please find our surveyor's comments below.

1. The damage on third party's bootlid and bonnet does not seem that serious and unrepairable. Please assist to confirm that the damage cannot be repaired and provide additional photos or point out the damages in your survey photos.

The rear bootlid was found to be bent and dented at the contour areas of the rear bootlid, which made it difficult for panel beating to be carried out. Hence, it was recommended to be replaced. As for the front bonnet, it was found to be bent at the leading edge. Panel beating at the edge may distort the original shape of the front bonnet and lead to uneven alignment between the leading edge of the front bonnet and top part of the taxi's front bumper. Hence it was recommended to be replaced. Refer to below photos, which were attached in our survey report.



Photo show rear bootlid bent due to the rear end panel pushed inwards.



Photo show inner right side of rear bootlid dented. The dented area was at the contour of the rear bootlid, which made panel beating difficult.



Photo show inner left side of rear bootlid dented. The dented area was at the contour of the rear bootlid, which made panel beating difficult.



Photo show the front bonnet bent at the leading edge. Panel beating at the edge may distort the original shape of the front bonnet and result in uneven alignment when re-fit.



Photo show another view of the front bonnet bent.



Photo show the right side of the front bonnet (red arrow) higher than the left side (yellow arrow) at the leading edge of the front bonnet. Panel beating at the edge may distort the original shape of the front bonnet and result in uneven alignment when re-fit.

2. The damage on third party's front does not seem serious that it might cause damage to radiator, aircon condenser and inter cooler.

Please assist to provide additional photos or point out the damages in your survey photos on these damages

The front exterior of the taxi may seem to have not sustained severe damage however the impact force during the contact pushed the front body of the taxi inwards leading to induced (hidden) damage to parts like the aircon condenser, radiator and intercooler. The front bumper of the taxi was dismantled in our surveyor's presence and after the dismantle, the aircon condenser was found to be bent at the top centre area. This was due to the front support panel being pushed inwards during contact with the vehicle in front. The aircon condenser, which was mounted on this front support panel was consequently pushed inwards leading to the aircon condenser bending and ultimately damaging the fins of the radiator, which was mounted directly behind the aircon condenser. As for the intercooler, it was found to be bent/dented with fresh damage observed to the fins. The intercooler is mounted adjacent to the vertical section of the front support panel. The side edge of the intercooler was bent/dented when the front support panel was pushed inwards. Refer to below photos, which were attached in our survey report.



Photo shows the aircon condenser bent at the top centre area after the taxi's front bumper was dismantled in surveyor's presence.



Photo shows the intercooler's side edge bent/dented with fresh damage to the fins after the taxi's front bumper was dismantled in surveyor's presence.



Photo show the aircon condenser bent at the top centre area. The bent aircon condenser had contacted onto the radiator leading to the damage of the radiator fins.



Photo show the damage to the fins of the radiator as a result of contact from the bent aircon condenser.

Hope the above clarified.

Kindly let us have your mandate after reviewing the matter.

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

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Thursday, 1 April 2021 8:55 AM
To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)

Dear Jasper

Thank you for your email.

Please assist to clarify on the following damages

1. The damage on third party's bootlid and bonnet does not seem that serious and unrepairable.
Please assist to confirm that the damage cannot be repaired and provide additional photos or point out the damages in your survey photos
2. The damage on third party's front does not seem serious that it might cause damage to radiator, aircon condenser and inter cooler.
Please assist to provide additional photos or point out the damages in your survey photos on these damages

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 -ready.

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

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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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Sent: Wednesday, 31 March 2021 5:22 PM

To: Joel Goh <joel.goh@eqinsurance.com.sg>

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

Subject: REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020.
(DM20HO01079-JG)

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver involve in 5 vehicle chain collision, insured driver is the fourth car.

A letter was sent out to the Insured to notify TP claim and NCD issues and no feedback received till date.

Summary to offer to repairer **BIFROST AUTO PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair (w/gst)	\$ 36,702.24	\$ 15,515.00
Loss of Income (12 days x \$80.00)	\$ 960.00	\$ 600.00
Loss of Rental (12 days x \$114.95)	\$ 1,379.40	\$ 1,379.40
Towing Fee	\$ 80.00	\$ 80.00
LTA Search	\$ 7.49	\$ 7.49

Proposed Total	\$ 39,129.13	\$ 17,581.89
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Breakdown of days is as follows:

Recommended repair days	10
Weekends / Downtime	2
CLAIM DAYS	12

For your approval and/or further instruction please.

Thank you.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

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

Sent: Tuesday, 11 August 2020 7:35 PM

To: 'Joel Goh' <joel.goh@eqinsurance.com.sg>

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

Subject: RE: REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)

YOUR REF: DM20HO01079-JG

LKK REF: CC4/EQI20007835/Db a3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHD 3288B on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Jasper and he can be contacted at DID: 6841 2928.

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)

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Wednesday, 29 July, 2020 5:19 PM

To: 'Joel Goh' <joel.goh@eqinsurance.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

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

Sent: Wednesday, 29 July, 2020 4:00 PM

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

Subject: RE: REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)

Dear LKK

Attached all accident reports for your attention.

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



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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A handwritten signature in dark ink, appearing to be 'Joel Goh', with a long, sweeping horizontal line extending to the right.

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

From: Joel Goh
Sent: Wednesday, July 29, 2020 3:55 PM
To: 'Claims Dept'
Cc: Claims Dept; Accident Claims Dept; Assessment; Claims Dept; Admin A
Subject: RE: REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)

Without Prejudice
Save As To Cost

Dear Ms Heah

Thank you for your confirmation.
We welcome direct settlement for this accident and will assign LKK to handle the direct settlement.

Dear LKK

Please assist on this DS.

Announcement

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Best Regards,
Joel Goh

Senior Executive | Claims



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A handwritten signature in dark ink, appearing to be "Joel Goh", with a long, sweeping underline.

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From: Claims Dept [mailto:claims_ltt@bifrostauto.com]
Sent: Wednesday, July 29, 2020 10:38 AM
To: Joel Goh
Cc: Claims Dept; Accident Claims Dept; Assessment; Claims Dept
Subject: Re: REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020. (DM20HO01079-JG)

WITHOUT PREJUDICE

Dear Sir/Mdm,

Our client has selected LKK.

Please let us have your claim number and office-in-charge's contact.

Please let us have the clearance of liability for direct settlement.

Please assign the pre-repair survey the soonest possible.

Thanks and regards

Ms Heah

Bifrost Auto Pte Ltd

Accident Claims Dept

On Wed, 29 Jul 2020 at 10:09, Joel Goh <joel.goh@eqinsurance.com.sg> wrote:

Without Prejudice
Save As To Costs

Dear Lim

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

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Best Regards,
Joel Goh

Senior Executive | Claims



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

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

Sent: Tuesday, July 28, 2020 3:31 PM

To: EQI PRS

Cc: Accident Claims Dept; Assessment; Claims Dept; Claims Dept

Subject: Re: REMINDER PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020.

WITHOUT PREJUDICE / URGENT

Hi,

Our email refers.

Please reply to the PRS as soon as possible.

LC LIM

Thanks & Regards,
Bifrost Auto Pte Ltd
Accident Claims Dept

----- Forwarded message -----

From: **Claims Dept** <claims_ltm@bifrostable.com>

Date: Mon, 27 Jul 2020 at 18:01

Subject: RE: PRS FOR our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020.

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

Cc: Accident Claims Dept <claims_ltr@bifrostable.com>, Claims Dept <claims_ltt@bifrostable.com>, Assessment <claims@bifrostable.com>, Claims Dept <claims_ltv@bifrostable.com>

Without Prejudice

Dear Sir/ Mdm,

We refer to the above matter.

We represent our client, Boh Jee Chiat, to notify you of the aforesaid accident involving our client's vehicle SHD 3288 B and your insured's vehicle GBG 3548 G on 25.07.2020.

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

This serves as a **NOTICE** that we are claiming against GBG 3548 G 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.

PLEASE LET US HAVE A LIST OF YOUR EXTERNAL SURVEYORS FOR OUR SELECTION AS A SINGLE JOINT EXPERT.

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: Blk 9 Sector C #01-42, Sin Ming Industrial Estate, Singapore 575644

Contact Person: Ms Lim / Ms Lee / Ms Heah

Contact Email: claims_ltv@bifrostable.com / claims_ltm@bifrostable.com / claims_ltt@bifrostable.com

VEH IN (Date & Time) : **27.07.2020**

PRS ARRANGEMENT (Date & Time) : **AS SOON AS POSSIBLE**

Error! Filename not specified.

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.

Thank you.

You can protect our environment. Think before you print.

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LC LIM

Thanks & Regards,
Bifrost Auto Pte Ltd
Accident Claims Dept



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