Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Friday, 11 September 2020 10:31 AM MADTOTOK@HOTMAIL.COM

Subject: <STANDARD LETTER> OUR REF: CC4/EQI20009352/Ugs3 *** ACCIDENT INVOLVING

SJE 9073K & GBF 6344M ON 02/09/2020 ***

Our Ref: CC4/EQI20009352/Ugs3

11 SEPTEMBER 2020

Dear Sir/Madam,

ACCIDENT INVOLVING SJE 9073K & GBF 6344M ON 02/09/2020

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (EQ INSURANCE COMPANY LIMITED) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from GBF 6344M.

Based on the accident report and accident scenario, liability is down against us. 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.

Kindly let us have a copy of the follow:

Accident Video Footage (if any)

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.

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

"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."

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Consultants Save the Earth. Print only when necessary.

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Thursday, 12 November 2020 12:34 PM

To: Joel Goh; Su Li (LKK Auto)

Cc: Admin A

Subject: RE: ACCIDENT INVOLVING MY CLIENT VEHICLE GBF6344M AND YOUR INSURED

VEHICLE SJE9073K ON 17.08.2020 (DM20HO01265-JG)

Attachments: REJECTION EMAIL TO TP.pdf

Dear Joel,

We have email rejection to TP on 20/10/2020.

Till date no response from TP.

Thus, we will proceed to submit WP and close the case.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong @lkkauto.com | fax: 6741-4108

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

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

Sent: Thursday, 10 September 2020 10:41 AM

To: Su Li (LKK Auto) <suli@lkkauto.com>

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

Subject: RE: ACCIDENT INVOLVING MY CLIENT VEHICLE GBF6344M AND YOUR INSURED VEHICLE SJE9073K ON

17.08.2020 (DM20HO01265-JG)

Dear Su Li

Attached insured's accident report.

Insured reported that third party was exiting minor road.

Please obtain evidence from third party before any direct settlement.

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 -reachabl

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

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 20 October 2020 3:55 PM **To:** Elmer Alfonso; Mei Kwan (LKKAuto)

Cc: Admin A; 'Joel Goh'

Subject: RE: ACCIDENT INVOLVING MY CLIENT VEHICLE GBF6344M AND YOUR INSURED

VEHICLE SJE9073K ON 17.08.2020 (DM20HO01265-JG)

Your Ref: **GBF 6344M** Without Prejudice

Our Ref: CC4/EQI20009352/Ugs3

Dear Sirs/Madam,

ACCIDENT INVOLVING SJE 9073K(EQI) & GBF 6344M ON 17/08/2020

We refer to the above matter.

We have reviewed the matter and we are of the view that our driver is not liable for the accident. Based on our insured's report, your client turning out to the major road and our insured is driving straight at the major road. Your client fails to check/slow down/stop before entering the major road.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

"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.

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Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Elmer Alfonso <elmer@tanchong.com>
Sent: Monday, 19 October 2020 9:10 AM