



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To : M/s EQ INSURANCE COMPANY LTD

Date: 24/08/2021

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	PUBLIC LIABILITY (Insd Veh)	Your Ref. No. : DL20HO00056/CL
	SHC 8814E (TP Veh)	Our Ref. No. : CC4/EQI20009717/Des3q2
Date of Accident	4/9/2020	

Liability	100%	
Final Repair Cost	: \$ 14,100.45	
Loss of Use	: \$ 550.00	11 days
Rental (If any)	: \$ 1,379.40	11 days
Others:	: \$	
Towing Fee	: \$ 80.00	
	16,109.85	
Final Settlement Sum	: \$ 16,109.85	
Remarks	:	

<u>Payment Instruction: Payee's Breakdown</u>		
1)	BIFROST AUTO PTE LTD	: \$ 16,109.85
		: \$

JOANNE LEE
LKK Auto Consultants Pte Ltd

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHC 8814 E**
Your Ref : **Unknown**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 04.09.2020 @ 14:10 hours along Hoyfatt Road involving vehicles SHC 8814 E and Unknown (rubbish truck)

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Part By Part (With GST)	\$	14,100.45
2. Loss of Income for 11 Days x \$80/- per day	\$	880.00
3. Loss of Rental for 11 Days x \$125.40 per day(With GST)	\$	1,379.40
4. Towing Fee	\$	80.00
TOTAL	\$	16,439.85

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, Mileage Record, Towing Fee and Letter of Authorization for your attention. Kindly let us have your reply with the next 14 days upon receipt of this letter.

If you have any enquiries, please contact us @ 9648-8228 or you may email to us at claims@bifrostauto.com

Yours faithfully,
BIFROST AUTO PTE. LTD.

NOTE: # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

This is a computer generated letter and does not need a signature.

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.

GST at 7% is charged where applicable

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

LETTER OF AUTHORISATION

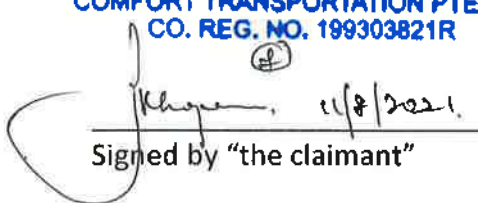
Accident on 04.09.2020 @ 14:10 hours along Hoyfatt Road involving vehicles SHC 8814 E and Unknown (Rubbish Truck)

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHC 8814 E** at my request, I/We, **COMFORT TRANSPORTATION PTE LTD** ("the claimant") of **383 Sin Ming Drive Singapore 575717** (address) bearing UEN / NRIC No: **199303821R** the owner of motor vehicle no **SHC 8814 E**, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Bifrost Auto Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Bifrost Auto Pte Ltd** to utilize the monies to pay their charges without further reference to us. I confirm that the payment to **Bifrost Auto Pte Ltd** shall amount to a good discharge of **Bifrost Auto Pte Ltd** obligation to us in respect of the settlement monies.

Dated this 11 day of Aug (month) 2021 (year)

COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R


Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R




Signed by Bifrost Auto Pte Ltd

Name: **JOSEPH KOH**

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

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

Inv. No. : LT.2101035
Inv. Date : 29-01-2021
Ref : 04.09.2020
Terms : 14 Days
Veh. No. : SHC 8814 E
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	Cost of Repair - Part By Part	1.0	\$13,177.99	\$13,177.99	\$922.46
Remarks: SHC 8814 E					

Subtotal for invoice : S\$13,177.99
GST (7.0%) : S\$922.46
Total : S\$14,100.45

*I agree to the price as listed above and
affirm that the goods are received in good
condition.*

On behalf of **BIFROST AUTO PTE. LTD.**



(Customer's Signature and Company Stamp)

(Authorised Signature)

Please make cheque payable to "**BIFROST AUTO PTE LTD**" and mail to **6001 BEACH ROAD #22-01, GOLDEN MILE TOWER Singapore 199589** or direct bank transfer to **DBS Bank Current Account 070-902-886-1**.

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.

GST at 7% is charged where applicable

Our Ref: CT20090064

Date: 08 September 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 04/09/2020 @ 14:10 hrs
ALONG ALONG HOYFATT ROAD
INVOLVING UNKNOWN (RUBBISH TRUCK)

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC8814E** (the "Taxi"). The Taxi was hired to **STEVEN YIP IC NO SXXXX341H** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

SHC 8814E

305421064

TIME	DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
					FROM	TO
20	7/9	Steven Yip	3 6 1 3 6 6		12:42	14:25
25	04.09.2020	Steven Yip	Accident		14:10	14:15
29	14.09.2020	Steven Yip	Repair		14:15	16:15
28						
26						
21						
16						
23						
204						
32						



You Call, We Tow - Fast, Secured, Reliable

47 Jaian Pemimpin Halcyon 2 #C01-02 Singapore 577200 Co. Reg. No. 53152603L HP: 900 900 92 Email: jim.koh@hotmail.com Website: http://www.gaoexpress towing.sg

CASH SALE/WORK ORDER

No. 189966

Date: 4-9-2020

寶號 Messrs:	<u>LTH</u>	<input type="checkbox"/> Jump Start/Changing of battery
車號 Vehicle No:	<u>572 8814</u>	<input type="checkbox"/> Tyre Replacement
車型 Model No:	<u>Prim</u>	<input checked="" type="checkbox"/> Accident/Breakdown
時間(日/夜) Time (day/night):		<input type="checkbox"/> Multi/Base ment
由 Location:	<u>Wongay</u>	<input type="checkbox"/> With Load/Cargo Box
到 To:	<u>Sin Ming</u>	<input type="checkbox"/> King Dolly
Cash \$:	<u>880/-</u>	<input type="checkbox"/> Transport Charge
經手人 Authorised By:	<u>[Signature]</u>	<input type="checkbox"/> Low Body Kit
		<input type="checkbox"/> Door Opening Service
		<input type="checkbox"/> Crane Up/Winch Out
		<input type="checkbox"/> Collect Doc/Key
		<input type="checkbox"/> Repo
		<input type="checkbox"/> Woodlands and Tuas Checkpoint

注意本公司對所拖之車輛,在進行中如有任何損失或破壞,一概由車主自行負責。
Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdeemeanour to your vehicle whilst being towed.

Asher Sng (LKKAUTO)

From: Cecilia Chong (LKK Auto)
Sent: Tuesday, 3 August 2021 12:54 PM
To: Asher Sng (LKKAUTO)
Subject: FW: EQI Ref: DL20HO00056- 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Cecilia

Please proceed to agree the loss at \$16,109.85 (all-in).

Regards,

Clarence Lee
Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9125 | tel 65 6223 9433 ext 125 | 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 it.

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 -reachable by phone or email or an arranged video call meeting.

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 on a prior agreed appointment basis.

From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]
Sent: Wednesday, 14 July 2021 3:41 PM
To: Steve Lim <steve.lim@eqinsurance.com.sg>
Cc: Clarence Lee <clarence.lee@eqinsurance.com.sg>
Subject: FW: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

2ND Reminder

EQ ref : **DL20HO00056**

LKK ref : CC4/EQI20009717/Dgs3

Dear Sirs/Madam,

ACCIDENT INVOLVING RUBBISH TRUCK (UNKNOWN) AND SHC 8814E(TP) ON 04.09.2020

We refer to the above matter.

Ol's rubbish truck rolled down the slope and hit onto Third Party vehicle.

No letter was sent as is a case of public liability.

We seek your approval to offer Third Party repairer "**BIFROST AUTO PTE LTD**" at **16,109.85 (all-in).**

-

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 28,015.49	\$ 14,100.45
2. Loss of Rental (11days x \$125.40)	\$ 1,379.40	\$ 1,379.40 (11days x \$125.40)
3. Loss of Income (11days x \$80.00)	\$ 880.00	\$ 550.00 (11days x \$50.00)
3. Towing Fee	\$ 80.00	\$ 80.00
Total	\$ 30,354.89	<u>\$ 16,109.85</u>

**7days recommendation for repair + 3Weekends + 1PRS = 11days

Market Value	: \$- (est)
LTA Rebate	: \$- (est)
Nett Value	: <u>\$- (est)</u>

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)

Sent: Friday, 4 June 2021 1:47 PM

To: Steve Lim <steve.lim@eqinsurance.com.sg>; Clarence Lee <clarence.lee@eqinsurance.com.sg>

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

Subject: FW: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

Gentle Reminder

EQ ref : **DL20HO00056**

LKK ref : CC4/EQI20009717/Dgs3

Dear Sirs/Madam,

ACCIDENT INVOLVING RUBBISH TRUCK (UNKNOWN) AND SHC 8814E(TP) ON 04.09.2020

We refer to the above matter.

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We seek your approval to offer Third Party repairer "**BIFROST AUTO PTE LTD**" at **16,109.85 (all-in).**

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**7days recommendation for repair + 3Weekends + 1PRS = 11days

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Nett Value	: \$- (est)

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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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)



Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 31 March 2021 4:33 PM

To: Steve Lim <steve.lim@eqinsurance.com.sg>; Su Li (LKK Auto) <suli@lkkauto.com>; Clarence Lee <clarence.lee@eqinsurance.com.sg>

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

Subject: RE: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

EQ ref : **DL20HO00056**

LKK ref : CC4/EQI20009717/Dgs3

Dear Sirs/Madam,

ACCIDENT INVOLVING RUBBISH TRUCK (UNKNOWN) AND SHC 8814E(TP) ON 04.09.2020

We refer to the above matter.

OI's rubbish truck rolled down the slope and hit onto Third Party vehicle.

No letter was sent as is a case of public liability.

We seek your approval to offer Third Party repairer "**BIFROST AUTO PTE LTD**" at **16,109.85 (all-in).**

-

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 28,015.49	\$ 14,100.45
2. Loss of Rental (11days x \$125.40)	\$ 1,379.40	\$ 1,379.40 (11days x \$125.40)
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3. Towing Fee	\$ 80.00	\$ 80.00
Total	\$ 30,354.89	<u>\$ 16,109.85</u>

****7days recommendation for repair + 3Weekends + 1PRS = 11days**

Market Value	: \$- (est)
LTA Rebate	: \$- (est)
Nett Value	: <u>\$- (est)</u>

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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

Sent: Thursday, 18 February 2021 12:33 PM

To: Su Li (LKK Auto) <suli@lkkauto.com>; Clarence Lee <clarence.lee@eqinsurance.com.sg>

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

Subject: RE: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

Hi Su Li,

Enclosed the incident report. You may proceed to negotiate direct settlement with repairer

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 -reachable by phone or email or an arranged video call meeting.

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 on a prior agreed appointment basis.

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



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 it.

From: Steve Lim

Sent: Wednesday, 2 December 2020 11:01 AM

To: 'Su Li (LKK Auto)' <suli@lkkauto.com>; Clarence Lee <clarence.lee@eqinsurance.com.sg>

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

Subject: RE: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

Hi Su Li,

We sent a chaser to our insured to complete the claim form.

Please do note there is a section II excess of \$2,500.00. Should everything in order, we shall give instruction to negotiate 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 -reachable by phone or email or an arranged video call meeting.

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Regards,

Steve Lim

Assistant Manager | Claims



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

Sent: Wednesday, 2 December 2020 9:32 AM

To: Clarence Lee <clarence.lee@eqinsurance.com.sg>

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

Subject: RE: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

Dear Clarence,

We refer to the above matter.

Kindly provide OI's report and advise further instruction.

*** 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: Su Li (LKK Auto)

Sent: Wednesday, 4 November 2020 3:49 PM

To: Clarence Lee

Cc: Admin A; Cecilia Chong (LKK Auto)

Subject: RE: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

Dear Clarence,

We refer to the above matter.

Kindly provide OI's report and advise further instruction.

** 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: Steve Lim [<mailto:steve.lim@eqinsurance.com.sg>]

Sent: Monday, 19 October 2020 9:29 AM

To: Su Li (LKK Auto); Cecilia Chong (LKK Auto); Clarence Lee

Cc: Admin A

Subject: RE: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

Hi Su Li,

Please communicate with my colleague Clarence

Hi Clarence,

FYNA

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 -reachable by phone or email or an arranged video call meeting.

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 on a prior agreed appointment basis.

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

Sent: Monday, 19 October 2020 9:21 AM

To: Steve Lim <steve.lim@eqinsurance.com.sg>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

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

Subject: RE: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020. LKK REF : CC4/EQI20009717/Dgs3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected TP vehicle SHC 8814E on a WP basis.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- TP GIA report

Please take note that the case handler in-charge is Cecilia.

Kindly provide OI's report and advise further instruction.

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: 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: Admin-D (LKKAuto)
Sent: Friday, 11 September 2020 9:25 AM
To: steve.lim@eqinsurance.com.sg; Admin A; assignments
Subject: RE: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020.

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)

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: Steve Lim <steve.lim@eqinsurance.com.sg>
Sent: Friday, 11 September, 2020 8:53 AM
To: Admin A <admin-a@lkkauto.com>
Cc: Clarence Lee <clarence.lee@eqinsurance.com.sg>
Subject: EQI Ref: DL20HO00056/CL : 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020.

Dear LKK,

This is a PL policy. Please assist to survey on w/o prejudice basis while pending for our insured's report to come in.

The officer in charge is Clarence Lee.

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 -reachable by phone or email or an arranged video call meeting.

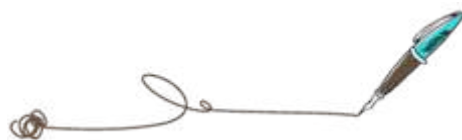
Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be conducted on a prior agreed appointment basis.

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

Sent: Thursday, 10 September 2020 5:29 PM

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

Cc: Accident Claims Dept <claims_ltr@bifrostauto.com>; Claims Dept <claims_ltv@bifrostauto.com>; Assessment <claims@bifrostauto.com>; Regina <assessment_ltc@bifrostauto.com>; Clarence Lee <clarence.lee@eqinsurance.com.sg>

Subject: Re: Policy no: DLPCHQ19-000040: 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020.

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 as soon as possible.

LC LIM
Thanks & Regards,
Bifrost Auto Pte Ltd
Accident Claims Dept

On Thu, 10 Sep 2020 at 15:33, Steve Lim <steve.lim@eqinsurance.com.sg> wrote:

Without Prejudice

Save As To Costs

Dear LC,

Thank you for bearing with us. We managed to obtain our policy no as above.

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	2) Automobile Inspection Services Pte Ltd Tel: 6286 0155
--	--

Fax: 6849 9155	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) JP Knights Pte Ltd Tel: 63450068 Fax: 63445328	8) Appraisals Associates Pte Ltd Tel : 67472822 Fax: 67470070
9) Infiniti Appraisal Service Tel : 96684818/90099001 Fax: 64587432	10) 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.

Thank you.

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 -reachable by phone or email or an arranged video call meeting.

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 on a prior agreed appointment basis.

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: Claims Dept [mailto:claims_ltm@bifrotauto.com]

Sent: Thursday, 10 September 2020 3:24 PM

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

Cc: Accident Claims Dept <claims_ltr@bifrotauto.com>; Claims Dept <claims_ltv@bifrotauto.com>; Assessment <claims@bifrotauto.com>; Regina <assessment_ltc@bifrotauto.com>

Subject: Re: 2ND REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020.

WITHOUT PREJUDICE / VERY URGENT

Dear Steve,

Our client has patiently waited for few days.

The vehicle has already been lying in the garage since 7 Sept 2020.

PLEASE LET US HAVE YOUR INVESTIGATION OUTCOME URGENTLY BY TODAY BEFORE 5 PM.

LC LIM

Thanks & Regards,

Bifrost Auto Pte Ltd

Accident Claims Dept

On Wed, 9 Sep 2020 at 15:18, Steve Lim <steve.lim@eqinsurance.com.sg> wrote:

WITHOUT PREJUDICE

Hi LC,

We are still in the midst of verifying policy details before we could respond.

Kindly bear with us. We will try to respond by end of today or latest tomorrow.

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 -reachable by phone or email or an arranged video call meeting.

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 on a prior agreed appointment basis.

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

 A Member of Citystate



From: Claims Dept [mailto:claims_ltm@bifrostauto.com]
Sent: Wednesday, 9 September 2020 2:53 PM
To: Steve Lim <steve.lim@eqinsurance.com.sg>
Cc: Accident Claims Dept <claims_ltr@bifrostauto.com>; Claims Dept <claims_ltv@bifrostauto.com>; Assessment <claims@bifrostauto.com>; Regina <assessment_ltc@bifrostauto.com>
Subject: Re: REMINDER PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020.

WITHOUT PREJUDICE / URGENT

Dear Steve,

Your email refers.

Any outcome for the PRS ?

LC LIM

Thanks & Regards,

Bifrost Auto Pte Ltd

Accident Claims Dept

On Tue, 8 Sep 2020 at 10:20, Steve Lim <steve.lim@eqinsurance.com.sg> wrote:

WITHOUT PREJUDICE

Dear LC,

We will communicate with Mr. Teo to obtain the policy number and respond to you in due course.

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 -reachable by phone or email or an arranged video call meeting.

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 on a prior agreed appointment basis.

Regards,

Steve Lim

Assistant Manager | Claims



EQ Insurance Company Limited

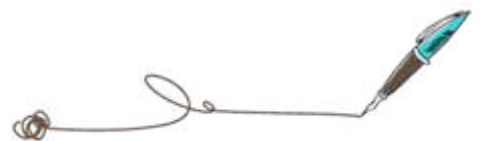
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

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

www.eqinsurance.com.sg



A Member of Citystate



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

Sent: Tuesday, 8 September 2020 9:59 AM

To: Jaime Tay <jaime.tay@eqinsurance.com.sg>

Cc: EQI PRS <EQIPRS@eqinsurance.com.sg>; Accident Claims Dept <claims_ltr@bifrostable.com>; Claims Dept <claims_ltv@bifrostable.com>; Assessment <claims@bifrostable.com>; Regina <assessment_ltc@bifrostable.com>

Subject: Re: RE : PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020.

WITHOUT PREJUDICE / URGENT

Dear Jaime,

Your email refers.

As requested, please refer to attachment for the video footage.

Our client does not have the rubbish truck number and please contact your insured person-in-charge Mr Teo 90885682 for further clarification.

In this connection, please assign your assessor for the PRS as our client's vehicle is already lying in the garage. Kindly also revert you're keen on **DIRECT SETTLEMENT**.

LC LIM

Thanks & Regards,

Bifrost Auto Pte Ltd

Accident Claims Dept

On Mon, 7 Sep 2020 at 18:35, Jaime Tay <jaime.tay@eqinsurance.com.sg> wrote:

WITHOUT PREJUDICE

Dear Sirs,

We refer to your email.

Please let us have our insured's vehicle number and video footage of the accident in order for us to proceed.

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 -reachable by phone or email or an arranged video call meeting.

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 on a prior agreed appointment basis.

Thank you.

Regards,

Jaime Tay

Executive | Claims



EQ Insurance Company Limited

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

did 65 6496 9882 | tel 65 6223 9433 ext 882 | fax 65 6223 4190

www.eqinsurance.com.sg



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

Sent: 07 September 2020 16:03

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

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

Subject: RE : PRS FOR our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020.

Without Prejudice

Dear Sir/ Mdm,

We refer to the above matter.

We represent our client, Steven Yip, to notify you of the aforesaid accident involving our client's vehicle SHC 8814 E and your insured's vehicle Unknown on 04.09.2020.

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

This serves as a **NOTICE** that we are claiming against Unknown 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

Contact Email: claims_ltv@bifrostauto.com / claims_ltm@bifrostauto.com

VEH IN (Date & Time) : 07.09.2020

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

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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