

Re: Direct Settlement - Accident Involving SKP5546U (OI : EQI - DM20HO01366/JT) and SLR4765M (TP : LKK REF - CC3/EQI20010129/Apa3) on 15.09.2020

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Wed 4/11/2020 3:02 PM

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

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

 1 attachments (306 KB)

PIR FROM TP.pdf;

Hi Jaime,

Further to our below email.

We have informed our insured Mdm Tay that the estimated repair cost is \$2,400.00++ and advised her to let insurer to settle. During our tele-conversation, she still insisted that the damages was not caused by her car. We have explained to her again based on third party video footage, it clearly shows that there is a jerk on third party vehicle while her car moving out from parking lot. In the end, insured will let insurer to handle but she is unhappy that her NCD being affected.

In view of the above, we will proceed DS with third party repairer.

Thanks.

***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 | 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: Hsiao Tong (LKKAuto)

Sent: Monday, 19 October 2020 11:48 AM

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

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

Subject: RE: Direct Settlement - Accident Involving SKP5546U (OI : EQI - DM20HO01366/JT) and SLR4765M (TP : LKK REF - CC3/EQI20010129/Apa3) on 15.09.2020

Hi Jaime,

For an update, we have spoken to insured Mdm Tay and advised her on EQ's position for this matter. Insured may consider for private settlement if the amount is reasonable.

We will check with third party repairer and get back to insured. We will update again if there is further issue.

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

Sent: Thursday, 15 October 2020 5:10 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving SKP5546U (OI : EQI - DM20HO01366/JT) and SLR4765M (TP : LKK REF - CC3/EQI20010129/Apa3) on 15.09.2020

Dear Hsiao Tong,

Kindly inform our insured of the following;

Under condition 6(a) in Claims Procedure of our Policy:

Quote “we shall be entitled if we so desires to take over and conduct in the name of the insured or such person the defence or settlement of any claim, or to prosecute in the name of the insured or such person for our own benefit any claim for indemnity or damages or otherwise, and shall have full discretion in the conduct of any proceedings and in the full settlement of any claim. The insured accepts that we have these rights and that to evaluate and exercise these right,.....”

6. Claims Procedure

- a) No admission, offer, promise or payment shall be made by or on behalf of the insured or any person claiming to be indemnified without us giving our consent and we shall be entitled if we so desires to take over and conduct in the name of the insured or such person the defence or settlement of any claim, or to prosecute in the name of the insured or such person for our own benefit any claim for indemnity or damages or otherwise, and shall have full discretion in the conduct of any proceedings and in the full settlement of any claim. The insured accepts that we have these rights and that to evaluate and exercise these rights, the insured and any person claiming to be indemnified must assist us by:-

providing all such information and assistance as we may require;

allowing us the right to examine the nature and extent of all damage to the Motor Vehicle before it is repaired. We have this right whether or not the insured is entitled or intends to claim an indemnity under this Policy for the damage to the Motor Vehicle insured.

All parties' assessment and video footage shows there was a “contact” at the material time.

If our insured is maintaining in his/her own view there wasn't any and disagreed with insurer to exercise the above rights, he/she will then have to sign a [letter of undertaking to take over conduct of the claims](#), even any legal proceeding thereafter.

The letter of undertaking, once signed, is not reversible and EQI will close the file without affecting our insured's policy.

Please copy me in the email to our insured.

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: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: 08 October 2020 14:07

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

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

Subject: RE: Direct Settlement - Accident Involving SKP5546U (OI : EQI - DM20HO01366/JT) and SLR4765M (TP : LKK REF - CC3/EQI20010129/Apa3) on 15.09.2020

Hi Jaime,

We refer to the above matter.

We have spoken to our insured Mdm Tay again. She adamant that "No Collision", she was inside the car as a passenger. While coming out from the parking lot, her car was too close to third party car and she asked her driver to stop, they managed to stop and did not hit third party. We have explained to her that from third party video, it clearly shows that there was an impact/jerk on third party car as the camera was installed in third party stationary vehicle. So, the jerk was not possible came from insured vehicle. However our insured refused to accept our explanation. Furthermore, our insured insisted that there was no damage to her car and disputed that the damage on third party vehicle(see below scene photos submitted by third party) was caused by her car. If her car really hit onto third party car, her car should have damage but her car got no damage or scratches. Insured disagreed on third party claim against her policy.

In view of insured is disputing the claim, we seek your instruction in order for us to proceed further. 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: Jaime Tay <jaime.tay@eqinsurance.com.sg>

Sent: Friday, 2 October 2020 3:18 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving SKP5546U (OI : EQI - DM20HO01366/JT) and SLR4765M (TP : LKK REF - CC3/EQI20010129/Apa3) on 15.09.2020

Dear Hsiao Tong,

Insured has no NCD protector.

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

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4190

www.eqinsurance.com.sg.



A Member of Citystate

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From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: 30 September 2020 15:34
To: Jaime Tay <jaime.tay@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SKP5546U (OI : EQI - DM20HO01366/JT) and SLR4765M (TP : LKK REF - CC3/EQI20010129/Apa3) on 15.09.2020

Hi Jaime,

We refer to the above matter.

Please be informed that our insured Mdm Tay & the driver Mr Liu had come down to our office this afternoon to view third party video footage. We have explained to them, based on the video, it clearly shows that there is an impact to third party vehicle while our vehicle exiting the parking lot. However, they insisted that no collision, the jerk is because of our driver jammed brake. Furthermore, our insured adamant that there is no damage to her car. She felt that it is not fair for her to lost the NCD because of this claim.

Insured would like to know if there is any NCD protector under her policy before she decide the next course of action. Pls advise.

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: Jaime Tay <jaime.tay@eqinsurance.com.sg>
Sent: Friday, 25 September 2020 5:39 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SKP5546U (OI : EQI - DM20HO01366/JT) and SLR4765M (TP : LKK REF - CC3/EQI20010129/Apa3) on 15.09.2020

YOUR REF: DM20HO01366/JT
LKK REF: CC3/EQI20010129/Apa3

Dear Mei Kwan,

Please find enclosed insured's GIA report and proceed with 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.

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

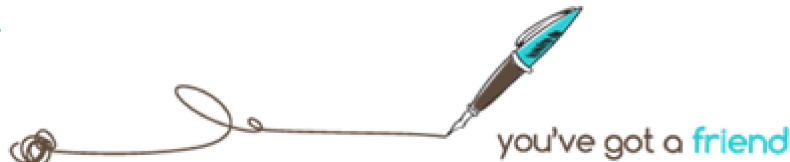
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9433 ext 882 | fax 65 6223

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

Sent: 22 September 2020 11:39

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

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

Subject: Direct Settlement - Accident Involving SKP5546U (OI : EQI - TBA) and SLR4765M (TP : LKK REF - CC3/EQI20010129/Apa3) on 15.09.2020

YOUR REF: TBA DM20HO01366/JT

LKK REF: CC3/EQI20010129/Apa3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SLR 4765M at M/s Premium Automobiles Pte Ltd – Ubi on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

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

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

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)

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