

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 8 October 2020 2:07 PM
To: Jaime Tay
Cc: Admin A
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

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: 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



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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 DM20H001366/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