Re: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF: DM20HO01366/JT

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

Thu 5/11/2020 2:08 PM

To: Claims Dept <claims@premiumauto.com.sg>

Cc: 'Jaime Tay' <jaime.tay@eqinsurance.com.sg>; Admin A <admin-a@lkkauto.com>

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle and admission of any liability to our Insured's part. The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor and approved by our principal.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

*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: Claims Dept <claims@premiumauto.com.sg>

Sent: Thursday, 29 October 2020 9:33 AM

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

Cc: 'Jaime Tay' <jaime.tay@eqinsurance.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Hsiao Tong,

Attached PIR result for your kind reference, is there any update on liability clearance?

Thank you.

Best Regards, Tony Foong Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom 281 Alexandra Road Singapore 159938 p. +65 68362223



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

Sent: Thursday, 15 October 2020 3:13 PM

To: Claims Dept

Cc: 'Jaime Tay'; Admin A

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Without Prejudice

Hi Tony,

We refer to your below email.

Please be informed that our insured strongly dispute on this matter. She insisted that no collision and there is no damages to her car.

We have escalated the matter to our principal for further review and will get back to you asap.

You may advise your client to claim OD if necessary. Thanks.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed /

inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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: Claims Dept <claims@premiumauto.com.sg>

Sent: Thursday, 15 October 2020 3:10 PM

To: 'Claims Dept' <claims@premiumauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com> **Cc:** 'Jaime Tay' <jaime.tay@eqinsurance.com.sg>; Admin A <admin-a@lkkauto.com>; 'Claims Dept'

<claims@premiumauto.com.sg>

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Hsiao Tong,

Any update?

Thank you.

Best Regards, Tony Foong Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

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From: Claims Dept [mailto:claims@premiumauto.com.sq]

Sent: Tuesday, 13 October 2020 8:15 AM

To: 'Hsiao Tong (LKKAuto)'

Cc: 'Jaime Tay'; 'Admin A'; 'Claims Dept'

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Hsiao Tong,

Any update on liability clearance status?

Thank you.

Best Regards, Tony Foong Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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

Sent: Thursday, 8 October 2020 2:29 PM

To: Claims Dept

Cc: 'Jaime Tay'; Admin A

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Without Prejudice

Hi Tony,

We refer to your below email.

Please be informed that our insured strongly dispute on this matter. She insisted that no collision and there is no damages to her car.

We are reviewing the matter and will get back to you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: <u>chewht@lkkauto.com</u> | Fax: 6741 4108

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Claims Dept <<u>claims@premiumauto.com.sg</u>>

Sent: Wednesday, 7 October 2020 11:17 AM

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

Cc: 'Jaime Tay' <jaime.tay@eqinsurance.com.sg>; Admin A <admin-a@lkkauto.com>; 'Claims Dept'

<claims@premiumauto.com.sg>

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Hsiao Tong,

Is there any update on this case?

Thank you.

Best Regards, Tony Foong Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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

Sent: Tuesday, 29 September 2020 5:15 PM

To: Claims Dept

Cc: 'Jaime Tay'; Admin A

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Without Prejudice

Hi Tony,

Received with thanks.

We will engage our insured and get back to you on this matter.

Attached is a copy of insured report for your reference.

Accident Sketch Plan Pg. 1

We received letter from insurance company that informed my vehicle SKPS546U had involving in an accident with another vehicle SLR4765M on 15/09/2020 at around 1025hrs at club street lampost number 10.

I did went down to the said location on the date of 15/09/2020. I parked my car at the car park lot and went settle the things. After that, I went back to collect my car and drove off. I did not felt an impact or alert that I had hit onto someone vehicle.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: <u>chewht@lkkauto.com</u> | Fax: 6741 4108

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25

S(408933)

From: Claims Dept < claims@premiumauto.com.sg>

Sent: Tuesday, 29 September 2020 5:08 PM

To: 'Claims Dept' <<u>claims@premiumauto.com.sg</u>>; 'Jaime Tay' <<u>jaime.tay@eqinsurance.com.sg</u>>; Admin A

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

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Hsiao Tong,

Attached video footage showing your insured hit our client car and move off.

Thank you.

Best Regards, Tony Foong Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

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From: Claims Dept [mailto:claims@premiumauto.com.sg]

Sent: Tuesday, 29 September 2020 2:46 PM

To: 'Claims Dept'; 'Jaime Tay'; 'Admin A'; 'Hsiao Tong (LKKAuto)'

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Hsiao Tong,

As request, attached video footage for your kind reference.

Thank you.

Best Regards, Tony Foong Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

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From: Claims Dept [mailto:claims@premiumauto.com.sq]

Sent: Tuesday, 29 September 2020 2:14 PM **To:** 'Claims Dept'; 'Jaime Tay'; 'Admin A'

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Jaime,

Any update?

Thank you.

Best Regards, Tony Foong Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w.www.audi.com.sg

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From: Claims Dept [mailto:claims@premiumauto.com.sq]

Sent: Monday, 28 September 2020 9:27 AM **To:** 'Claims Dept'; 'Jaime Tay'; 'Admin A'

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Jaime,

Have your insured file the report? If yes, kindly advise on liability clearance status.

Thank you.

Best Regards, Tony Foong Claims Advisor

PREMIUM AUTOMOBILES

(Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w.www.audi.com.sg

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From: Claims Dept [mailto:claims@premiumauto.com.sg]

Sent: Wednesday, 23 September 2020 8:13 AM

To: 'Jaime Tay'; 'Admin A'

Cc: 'Claims Dept'

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Jaime,

Have your insured file the report? If yes, kindly advise on liability clearance status.

Thank you.

Best Regards, Tony Foong Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

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From: Jaime Tay [<u>mailto:jaime.tay@eqinsurance.com.sg</u>]

Sent: Tuesday, 22 September 2020 2:40 PM

To: Claims Dept; Admin A

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

WITHOUT PREJUDICE SAVE AS TO COSTS

Dear Tony,

Thank you for your email. Arrangement will be made accordingly.

Dear Sirs,

Please assist on PRS and direct settlement. Our insured has not reported the accident. We have spoken to our insured and they will proceed to make the accident report soonest.

<u>Announcement</u>

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,

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@premiumauto.com.sg]

Sent: 18 September 2020 09:38

To: Jaime Tay < jaime.tay@eqinsurance.com.sg> **Cc:** 'Claims Dept' < <u>claims@premiumauto.com.sg</u>>

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Dear Jaime,

Attached video footage for your kind reference.

Kindly assign this survey to LKK Auto Consultants Pte Ltd.

Thank you.

Best Regards, Tony Foong Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg



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From: Jaime Tay [mailto:jaime.tay@eginsurance.com.sg]

Sent: Thursday, 17 September 2020 5:13 PM

To: Claims Dept

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020 // EQI REF:

DM20HO01366/JT

Without Prejudice Save As To Costs

Dear Sir,

Our insured did not report the accident. Please let us have your client's evidence of impact.

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 <u>revert within **2 working days**</u> 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 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.

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,

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@premiumauto.com.sg]

Sent: 16 September 2020 17:16

To: 'Claims' < claims@premiumauto.com.sg>; EQI PRS < EQIPRS@eqinsurance.com.sg>; Janice Goh

<janice.goh@eqinsurance.com.sg>; Jaime Tay <jaime.tay@eqinsurance.com.sg>

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020

Dear all.

Kindly let us knw, who should we arrange survey with?

The survey date on 18/9/2020@10am, owner waiting

Thank you.

Best Regards, Tony Foong Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, **d**. +65 67689828

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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From: Claims [mailto:claims@premiumauto.com.sg] **Sent:** Wednesday, 16 September 2020 3:47 PM

To: <u>EQIPRS@EQINSURANCE.COM.SG</u>

Cc: 'Claims'

Subject: RE: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020

Dear all,

Attached is the estimate for your reference.

Best Regards, Syafiq Claims Admin Assistant

Premium Automobiles Pte Ltd (Reg No 199902271W) 55 Ubi Road 1 Road Singapore 408699 p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

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From: Claims < claims@premiumauto.com.sg>
Sent: Tuesday, 15 September 2020 3:06 PM

To: EQIPRS@EQINSURANCE.COM.SG

Cc: 'Claims' < claims@premiumauto.com.sg>

Subject: ACCIDENT INVOLVING SLR 4765 M AND YOUR INSURED SKP 5546 U DATED 15092020

Dear all,

Kindly assist in the liability clearance for above mentioned case. We propose for a 100% direct settlement in our client's favour

Please advise who is the officer in-charge we shall liaise with. To avoid dispute during finalisation, we propose for LOU/R at \$60/100 per day.

Attached is the GIA report and estimate for your reference.

Kindly arrange survey on 18/9/2020, @ 10am. Owner waiting.

Address: 55 Ubi Road 1, S408699

Thank you.

Best Regards, George Wong Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

281 Alexandra Road Singapore 159938

p. +65 6366 2323, option 1

e. <u>Claims@premiumauto.com.sg</u> w. <u>www.audi.com.sg</u>



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