

Hsiao Tong (LKKAUTO)

From: Janice Goh <janice.goh@eqinsurance.com.sg>
Sent: Wednesday, 3 March 2021 7:39 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: [3rd Party Appeal on Rejection] - DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Hi Hsiao Tong

To help resolve the matter and strictly for amicable settlement, please proceed to settle at 50%.

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 -reac

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

Regards

Janice Goh

Executive | Claims



EQ Insurance Company Limited

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

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

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

Sent: Wednesday, February 24, 2021 12:07 PM

To: Janice Goh <janice.goh@eqinsurance.com.sg>

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

Subject: RE: [3rd Party Appeal on Rejection] - DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Hi Janice,

We refer to the above matter.

Third party repairer had sent in reminder again. Third party propose to settle the matter at a global sum of \$920.00(all-in) based on BOLA S20.

The breakdown of third party proposed is as follows: -

1. Cost of Repair (w/GST)	\$ 1,444.50
2. Loss of Rental (3days x \$98.25)	\$ 294.75
3. Loss of Income (3days x \$50.00)	\$ 150.00
	\$ 1,889.25
@ 50%	\$ 940.63
4. LTA/GIA Search Fee	\$ 7.49
Total	\$ 952.12
Global Sum	\$ 920.00

Kindly advise if we may consider to resolve the matter at 50/50 or maintain rejection. 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: Hsiao Tong (LKKAuto)

Sent: Wednesday, 6 January 2021 12:59 PM

To: Janice Goh <janice.goh@eqinsurance.com.sg>

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

Subject: RE: [3rd Party Appeal on Rejection] - DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Hi Janice,

Attached as requested,

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

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: Janice Goh <janice.goh@eqinsurance.com.sg>

Sent: Monday, 4 January 2021 6:02 PM

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

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

Subject: RE: [3rd Party Appeal on Rejection] - DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Hi Hsiao Tong

Can you re-forward the following documents for us to review the case.

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

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 -reac

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

Regards

Janice Goh

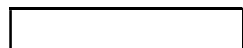
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From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Wednesday, December 16, 2020 11:57 AM

To: Janice Goh <janice.goh@eqinsurance.com.sg>

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

Subject: [3rd Party Appeal on Rejection] - DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Hi Janice,

We refer to the above matter.

We have rejected third party claim since Feb 2020. Third party disagreed on our rejection and appealed to resolve the matter as per BOLA 20 (50/50).

Third party insisted that their driver was still travelling within his lane. Our insured (big lorry) was so closed to taxi and side-swipe with taxi, refer to attached third party video.



Kindly advise if we may consider to resolve the matter at 50/50 or maintain rejection. Thanks.

"Best Wishes for Merry Christmas & Happy New Year 2021"

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: Janice Goh <janice.goh@eqinsurance.com.sg>

Sent: Wednesday, 26 February 2020 10:30 AM

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

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

Subject: RE: DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Hi Hsiao Tong

We are maintaining our position.

FYI, we have settled TPI claim approximately @10%.

Thank you.

Janice Goh

Executive | Claims

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

Sent: Wednesday, January 22, 2020 4:12 PM

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

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

Subject: RE: DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Dear Sirs/Mdm,

We refer to our below email.

Kindly let us have your instruction/ comments after review the matter.

Thank you.

"Wishing you a Happy and Prosperous New Year"



Best Regards,

Hsiao Tong, Chew (Ms) | 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: Wednesday, 20 November 2019 4:39 PM
To: eqiprs@eqinsurance.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1pb3) on 01.05.2018

Dear Sirs/Mdm,

We have rejected third party claim as per instruction. Third party disagreed on our rejection and submitted a copy of video footage for our review. Third party appealed to resolve the matter as per BOLA 20 (50/50).

Kindly let us have your instruction/ comments after review the matter.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | 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: Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]
Sent: Tuesday, 20 August 2019 11:59 AM
To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: DM18HO01625/JT: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Have I replied to this?

Please proceed to reject claim.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited



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From: Poh Kin (LKKAuto) [<mailto:pohkin@lkkauto.com>]
Sent: Thursday, January 24, 2019 12:09 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018
Importance: High

WITHOUT PREJUDICE

Your Ref: DM18HO01625/JT
Our Ref: CC3/EQI18008089/K1fb3

Dear Janet,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. YL 2564S (OI) & SHB 2079E (TP) ON 01/05/2018

We refer to the above matter and below e-mails.

We appreciate if you could let us have your instruction/comments on this matter.

Your prompt reply will be very much appreciated.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



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From: Poh Kin (LKKAuto)
Sent: Monday, 3 December 2018 1:17 PM
To: 'Janet Tan' <janet.tan@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF -

CC3/EQI18008089/K1ub3) on 01.05.2018

Importance: High

WITHOUT PREJUDICE

Your Ref: DM18HO01625/JT

Our Ref: CC3/EQI18008089/K1fb3

Dear Janet,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. YL 2564S (OI) & SHB 2079E (TP) ON 01/05/2018

We refer to the above matter and below.

Third party reported that he was driven along extreme left lane of Clementi Road towards West Coast Highway, suddenly our insured side swipe to his vehicle right portion while pass by from the right side.

OID reported that he was driven straight along Clementi Road, suddenly third party change lane from left side and collided to his vehicle left portion.

Based on OI's video footage shows OI is within his lane and Third Party encroached into OI lane.

In view of this, we are intending to reject third party claim.

For your approval/comments/instruction.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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From: Thin Thin (LKKAuto)

Sent: Monday, 26 November 2018 11:08 AM

To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>

Subject: FW: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear Poh Kin

FYNA

Best Regards,

Thin Thin Hlaing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Janet Tan <janet.tan@eqinsurance.com.sg>

Sent: Saturday, 1 September 2018 10:55 AM

To: Thin Thin (LKKAuto) <thinthin@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01625/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear Thin Thin,

Attach video footage from insured.

Please note that our reference should be DM18HO01625/JT

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
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From: Thin Thin (LKKAuto) [<mailto:thinthin@lkkauto.com>]

Sent: Friday, August 31, 2018 5:39 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Subject: RE: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01308/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear Janet,

We will request the video footage to access the liability.

Thanks.

Best Regards,

Thin Thin Hlaing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Janet Tan <janet.tan@eqinsurance.com.sg>

Sent: Friday, 31 August 2018 5:32 PM

To: Thin Thin (LKKAuto) <thinthin@lkkauto.com>

Subject: FW: Direct Settlement - Accident Involving YL2564S (OI : EQI - DM18HO01308/JT) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear Thin Thin

Please advise status and let us have your view.

Regards,

Janet Tan

Senior Executive | Claims



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

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From: Janet Tan

Sent: Thursday, June 28, 2018 3:59 PM

To: 'Shu Pei (LKKAuto)' <shupeil@lkkauto.com>

Cc: 'Thin Thin (LKKAuto)' <thinthin@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>

Subject: FW: Direct Settlement - Accident Involving YL2564S (OI : EQI - TBA) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018

Dear all,

Attach OI report. Video footage showed third party encroaching into OI lane.

Regards,

Janet Tan

Senior Executive | Claims

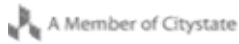


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From: Shu Pei (LKKAuto) [<mailto:shupe@lkkauto.com>]

Sent: Thursday, May 3, 2018 6:36 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving YL2564S (OI : EQI - TBA) AND SHB2079E (TP : LKK REF - CC3/EQI18008089/K1ub3) on 01.05.2018

WITHOUT PREJUDICE

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHB 2079E at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

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

Enclosed for your perusal is:

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

Kindly take note that the case handler in-charge is Thin Thin and she can be contacted at DID: 6841 2360.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupe@lkkauto.com | fax: 6741-4108

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