	Taufilde		ASSIGNME	NT (Office)		. (OV)	2018 1116 CV	M
m (Person):	Yee Per Li		of	îctri.	Dat	e/Time: 0301	1016 11-17 UI	11
imated Cost:				Bill to:				
WS/T	IP RES / OD I	RES/EVA	INVIMVIC	S	Insured:	NES WES	93 R	
Inspect Vehic	le No:	To A			Tel-	6713 8515		
Workshop m/s		1C H	TOUMNIC PA					
		as rei	g kee Rd	Claim No:	DSMP	1703112		
olicy No: im Insured:				Excess:				
				Lateron.		12.12		
and the second					D.	0.A. 381	F10(2	
Take of Veh: Tient's Record)				_	10cm	O.A. 3817		
Take of Veh:	REP. / REV	24 HRS 'D	5'	04-01-3018	9 10am	H,O.D. Endorsemen	it	
Take of Veh:	REP. / REV	24 HRS 'D	5'	_	9 10am	H,O.D. Endorsemen	it	
Take of Veh: Thent's Record) CA / REV / 1 Date/Time:	REP. / REV 2 3012018 Ju	24 HRS 'D'	erson Contacted:	014-01-2018 (Calvin	9 10am	H,O.D. Endorsemen	it	
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Take of Veh: Thent's Record) CA / REV / 1 Date/Time:	REP. / REV 2 B012018 Ju Action/Instruc SKZ 1519	24 HRS 'D'S 1 pm Pe	erson Contacted:	014-01-2018 (Calvin	9 10am	H,O.D. Endorsemen	it	
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Take of Veh: Thent's Record) CA / REV / 1 Date/Time:	Action/Instruc SKZ 1509	tion (V	erson Contacted:	04-01-2018 ((alvin	9 10am	H,O.D. Endorsemen	it	

Survey Department Check List (Case Handler)

Reference No.: CS FGI 18000122 TIVB

Policy Type: OD / TP / TP RES / TL / EVA

	7.0	
Case	Hand	or
Case	nanu	CI

Typist

dmin (): Case handler to make sure all Inf	<u>Y-Date</u>	N-Date	Y-Date	N-Date
C	Reference No.	~			
С	Customer Code				
N	Assign From				
С	Assign Date	~			
C	Veh No (Inspected)	~			
c	Veh No (Insured)	~			
c	D.O.A	~			
c	Policy No				
c	Claim No	~			
c	Insurance Authorisation (CA /REV/REP)				
c	Report Type	~			
C	Weekend Charges				
N	Survey held at/Repairer	~			
C	Excess				
C					:
urvey	or (): Case handler to make su	re the surveryor c	ompleted a	ii required	morma
1) Assig	gnment Form	7/5-2/			
C	Vehicle No	~			-
С	Regn Month/Year	~			-
N	Vehicle Type	~			-
N	Make & Model	-			
C	Engine Capacity. (C.C)	~			
N	Colour	~			
С	Odometer. (Sp.Reading)	~			
С	Chassis No	-			
N	General Condition	_			1
N	Steering	~			
N	Brake	~			
N	Modification (Modi)	~			
С	Tyre Size	~			
N	Tyre Make	~			
С	Tyre Balance	~			
C	Date of Inspection	~			
N	Survey held	~			
N	Des.of Damages	_			
	tem - (Views/Merimen)				
(2) Sys	Damaged Vehicle Photographs Uploaded	~			
	TO THE STATE OF TH		-		
(3) Wo	rkshop Estimate/Assignment Form		1	1	T
N	ALL Parts condition	~	+		+
С	Market Value for OD cases		-	-	+
С	Estimate Repair Cost for PRI (RSI, TMI, MSIG)	-	-		+
	Days of repair	~			_
С		~		-	
С	Finalised Amount				
C C	Re-inspection Cases to Finalize within 5 Days				
C C					

Case Handler

Date



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

ENO.		Affiliated to Federation Inter	nationale Des Experts En Autom	nobile
ERG	O INSURANCE PT	TE LTD	Ref : CS/EGI180001	22/T1vb
#04-	MASEK BOULEVA 01 SUNTEC TOWE SAPORE 038985		Date: 03-01-2018 Code: EGI	
1.		Policy Particu	lars :- THIRD PARTY CLAI	M
	Insured Veh.	SJW 7193R	Veh. Inspected	SKZ 1509B
	Policy No.	16	Coverage (\$)	0.00
	Claim No.	DSMPC1703112	Excess (\$)	0.00
	Assign From	YEE PEI LI	Assign Date	03/01/2018
2.		Vehicle I	Particulars & Condition	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Make & Model		c.c	0
	Engine No.	HIDDEN	Year of Reg.	
	Chassis No.		Colour	
	Odometer	<u></u>	Steering	
	Brakes		Modification	
	General	- X		
3.		Co	enditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre			mm
	L/H Front Tyre	1000		mm
	R/H Rear Tyre			mm
	L/H Rear Tyre			mm
4.	E ALBERTA	Desc	cription of Damages	
5.	Engine No.	THE RESIDENCE OF THE PARTY OF T	eneral Information	04/04/2040
	Accident Date		Inspection Date	04/01/2018
1	Survey held at	TC AUTOCLINIC PTE LTI)	
		25 LENG KEE RD SINGAPORE 159097		
5a.			Remarks	
	A)THE INSPECTION	ON WAS CONDUCTED ON CE TO YOUR INSTRUCTIO	A"WITHOUT PREJUDICE" BA NS, WE HAVE NOT AUTHORI	SIS. SED REPAIRS.



Company Registration No. 199607198R

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

Your ref:

DSMPC1703112

Our ref:

CS/EGI18000122/T1vb

Date:5/1/2018

The Motor Claims Department

M/s: ERGO INSURANCE PTE LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SKZ 1509B

We thank you for your instruction on

3/1/2018

Please be informed that we had conducted the inspection of the above mentioned vehicle on

4/1/2018

at the premises of M/s

TC AUTOCLINIC PTE LTD

and have the following to report:-

Workshop Estimate Amount

: S\$2,238.44

Revised Estimate Amount

: S\$1,297.32

"Check" Items Amount

: S\$301.12

Market Value

: S\$

LTA Reimbursement Value

: S\$

Nett Value

: S\$

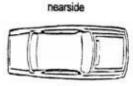
Description of Damage:

The vehicle sustained damages at the

rear portion.

7.00

rear



offside

front

Comments/Present Status:

Damages Consistent

Yours faithfully, MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automobile Assessor

Veron Chen (LKKAuto)

From:

Veron Chen (LKKAuto)

Sent:

Friday, 5 January, 2018 12:08 PM

To:

'Survey Report (ERGO Insurance Pte. Ltd.)'

Cc:

Subject:

RE: SJW7193R / TP: SKZ1509B/LKK / DOA: 28/12/2017 (DSMPC1703112)

Attachments:

PRELI REVISED.pdf

Dear Pei Li.

Enclosed preliminary revised of vehicle SKZ 1509B

Date of survey: 4/1/2018 Number of days:3 days

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Admin-D (LKKAuto)

Sent: Wednesday, 3 January, 2018 2:44 PM

To: 'Survey Report (ERGO Insurance Pte. Ltd.)' <Survey.Report@ergo.com.sg>

Cc: assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: SJW7193R / TP: SKZ1509B/LKK / DOA: 28/12/2017 (DSMPC1703112)

Dear Pei Li,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

"WISHES YOU A HAPPY NEW YEAR 2018"

Best Regards,

Catherine Chong | 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)

From: Survey Report (ERGO Insurance Pte. Ltd.) [mailto:Survey.Report@ergo.com.sg]

Sent: Wednesday, 3 January, 2018 11:19 AM

To: 'admin-d@lkkauto.com' <admin-d@lkkauto.com>

Subject: OI: SJW7193R / TP: SKZ1509B/LKK / DOA: 28/12/2017 (DSMPC1703112)

Dear Ashley,

In compliance with "State Courts Practice Directions Amendment No.1 of 2016" in regards to the Pre Repair Survey, both TP repairer and ERGO Insurance Pte Ltd have agreed on your company LKK AUTO CONSULTANTS PTE LTD to be the "Single Joint Expert".

Please assist to conduct this survey from TC AUTOCLINIC PTE LTD,

ADDRESS

: NO 1 SIXTH LOK YANG ROAD

SINGAPORE 628099

PERSON TO CONTACT

: YM HO @ 6703 4832

ERGO OFFICER-IN-CHARGE : STEVE LIM

Note: To survey on DIRECT SETTLEMENT basis. Please inform the repairer in writing, that you are require to conduct a re-survey before vehicle is returned to claimant. They are to contact your office directly. Please do keep us in the loop.

Please fill up the necessary on ERGO PRS Form from workshop and return to us together on your update of the survey status via Survey.Report@ergo.com.sg.

Attached are estimate, insured and third party SAS (note: reports not to be released to any Third Party).

Kindly acknowledge receipt of this email.

Thank you.

Yee Pei Li

Claims Assistant (Motor) ERGO Insurance Pte. Ltd. 5 Temasek Boulevard #04-01 Suntec Tower Five Singapore 038985 Tel.: 65 6829 9199 DID: 65 6829 9194

Website: www.ergo.com.sg

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. ERGO is part of Munich Re (Group), one of the world's leading risk carriers.

Catherine Chong (LKK Auto)

From: Survey Report (ERGO Insurance Pte. Ltd.) <Survey.Report@ergo.com.sg>

Sent: Wednesday, 3 January, 2018 11:19 AM

To: 'admin-d@lkkauto.com'

Subject: OI: SJW7193R / TP: SKZ1509B/LKK / DOA: 28/12/2017 (DSMPC1703112)

Attachments: SJW7193R - SAS.pdf; SKZ1509B - SAS.pdf; SKZ1509B - estimate.pdf; SKZ1509B - prs

form.pdf

Dear Ashley,

In compliance with "State Courts Practice Directions Amendment No.1 of 2016" in regards to the Pre Repair Survey, both TP repairer and ERGO Insurance Pte Ltd have agreed on your company **LKK AUTO CONSULTANTS PTE LTD** to be the "Single Joint Expert".

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ERGO is one of the major insurance groups in Germany and Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. ERGO is part of Munich Re (Group), one of the world's leading risk carriers.

ERGO

Date:	02.01.203	18		Sent via Fax	
Our Reference:	DSMPC17	703112/EN/pl		19250	
7 × 2 × 2 × 2	SKZ 1509	В		or	
our Reference:	3112 1303		_	Email	6 Tes 200000 ES 400
0:	TC AUTO	TC AUTOCLINIC PTE LTD		CALCOUNT.	kelvinheng@tanchong.com
re-Repair Su	rvey (PRS)	Acknowledgement			
ehicle For Insp	ection:	SKZ 1509B	_		
nsured's Vehicle: SJW 7193R		-	_		
ate Of Accider	nt:	28.12.2017	_		
e acknowledg	ge receipt of y	your request for PRS on:	30.12.2017	7	
		ourts Practice Directions Ar your selection in the box ma		of 2016", do se	ect an assessor from *
AIS	Automobile	Inspection Services Pte Ltd	LBS	L.B.S Auto Co	nsultants Pte Ltd
FTA		Consultancy Pte Ltd	* LKK	LKK Auto Con	sultants Pte Ltd
IAS	Infiniti Appr	raisal Service	PS	Priority Service	es
JPK	JP Knights P	rte Ltd	VAC	Vicom Ltd	The state of the s
10,000		tion does not have your client tion does not have your client			
Your requ	uest for inspec owledge your i		's GIA report, kindl we will assess & re	y forward a copy.	
Your requ	uest for inspec owledge your i red's driver has	tion does not have your client interest for direct settlement,	's GIA report, kindl we will assess & re	y forward a copy.	
Your requ We acknow Our Insur V Others:	uest for inspec owledge your i red's driver has	tion does not have your client interest for direct settlement, s not reported the accident to	's GIA report, kindl we will assess & re us todate.	y forward a copy.	eceipt of estimate.
Your requ We acknot Our Insur V Others:	uest for inspec owledge your i red's driver has	tion does not have your client interest for direct settlement, s not reported the accident to	's GIA report, kindl we will assess & re	y forward a copy.	eceipt of estimate. 9194 claims@ergo.com.sg
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Your required we acknow Our Insur V Others: repared by: ignature: ssessor use onlessing to the control of the	owledge your inspectowledge your insects of the control of the con	tion does not have your client interest for direct settlement, s not reported the accident to	's GIA report, kindle we will assess & result to date. Pel Li Workshop use Assessor atter Date: Time Inspector:	y forward a copy. vert soon upon re 6829 sonly: ided workshop o	9194 claims@ergo.com.sg FAX: 6829 9247
Your requ We ackno	owledge your inspectowledge your insects of the control of the con	tion does not have your client interest for direct settlement, s not reported the accident to	's GIA report, kindle we will assess & result to date. Pel Li Workshop use Assessor atter Date: Time Inspector: Vehicle not av	y forward a copy. vert soon upon re 6829 conly: ided workshop o	9194 claims@ergo.com.sg FAX: 6829 9247
Your required we acknow Our Insur V Others: repared by: ignature: issessor use onlessignment Date issignment Time	owledge your inspectowledge your insects of the control of the con	tion does not have your client interest for direct settlement, s not reported the accident to	's GIA report, kindle we will assess & result to date. Pel Li Workshop use Assessor atter Date: Time Inspector: Vehicle not av Kindly acknow	y forward a copy. vert soon upon re 6829 conly: ided workshop o	9194 claims@ergo.com.sg FAX: 6829 9247

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.

Any false reporting may be referred to the Police for investigation.

- 6. This report will be forwarded by the insurers of the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore(GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available

aforesaid.	
	ACCIDENT STATEMENT
Date Of Report	28/12/2017 14:21
Date Of Accident	28/12/2017 08:35
Exact Location Of Accident	LOWER DELTA ROAD TOWARDS JALAN BUKIT MERAH
Country/State of Loss	SINGAPORE
C	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SJW7193R
Insured/Policyholder	
Name Of Registered Owner	KANG BIOW MUI
NRIC No	S0059007Z
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-98795303
Alternative Phone No	OFFICE-NOPHONE
Vehicle Particulars	
Manufacturer	KIA
Model	CERATO FORTE KOUP 1.6 AT SX ABS D/AB SR
Exact Purpose for which vehicle was being used at time of accident	t.
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	

Vehicle Category

PRIVATE CAR

Insurance Company

Name of Insurance Company

ERGO INSURANCE PTE. LTD.

COMPREHENSIVE Type Of Coverage

NO Fleet Policy

DMPC17S007387 Policy Number

Cover Note Number

Driver

CHARLENE FRANCESCA SEOW SU-MIN Name of Driver

S8312124F NRIC No 29/04/1983 Date Of Birth INDOOR Occupation 17/05/2002 Date Of Driving Pass

15 YEARS AND 7 MONTHS **Driving Experience**

FEMALE Gender

(LOCAL) +65-91776181 Mobile Number

Fax Number

Contact Number

SEOWCHARLENE@YAHOO.COM.SG **EMail Address**

Address

156 MARIAM WAY

#02-07

Postcode

507082

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

CHILDREN

Vehicle Registration Number of Driver's Own

Vehicle

.

Insurance Company of Driver's Own Vehicle

•

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles involved in the accident

Was any body injured in the Accident?

NO

NO

Was any injured conveyed to hospital by

NO

ambulance?

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO THE SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SKZ1509B

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

LOH

NRIC/Passport Number

Contact Number

90025603

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

0025603

Page 2 of 30

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance
 Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by
 interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of
 the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature Date & Time: Oriver's Signature (If driver is not the policyholder)

Date & Time: 28 12 2-39

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SKETCH PLAN

TCH PLAN
이 옷을 잃었는데, 것을 하면 이 없었다. 이 없는데 이 사람들은 이 사람들이 없었다.
가 네 그리 아마를 이 전화점이 있는 밤 한 그 부터는 역기 보험 및 10 원호 시민
SCRIBE CIRCUMSTANCES OF THE ACCIDENT
CENSE PLATE: CJW 7193 R ACCIDENT DATE & TIME: 28 12 17 9 8-379W
ONTACT NUMBER: 91776181 E-MAIL ADDRESS: SEONCharlene Quehou-com. Sg.
OCATION: RULL MORAL
DOLL THE OTHER
while travelling from Lower Delta towards I'm Bukit
Merch on the left turn, (slip road tunards I'm Buch
Merah), the Nissay in front of me decided to go
0 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
brokes as he felt he could not complete the turn (hespides
So I rammed into him. My car was damaged due to
the impact & height of his car (MPV type) & his car
rad minimal damage (As per photos) we both came out to take
photos & exchange numbers. I even went to his driver
A CONTRACT TO THE CONTRACT OF
34 1 01
k didn't latice anywe else in the Cor with him. Subsequently,
e said to report insurance & settle. So we drave off.
ted 10 mins or so locker. I told him to contact my dad, inwhich
000 000 000 000 000 000
NOTE: PLEASE NOTE THAT YOUR INSURER MAY HAVE 14 DAYS TIME FRAME FOR YOU TO SUBMIT AN
OWN DAMAGE CLAIM UNDER YOUR OWN POLICY, PLEASE CHECK YOUR POLICY FOR MORE INFORMATION
Please state:
() Claim Own Policy () Claim Third Party () Claim OD/TP at other workshop () Reporting Only
ECLARATION
We declare the foregoing particulars are true in every respect.
The state of the s
Mrs. Missil
olicyholder's Signature Driver's Signature Reporting Centre Personnel's Signature
Ve declare the foregoing particulars are true in every respect. Driver's Signature Reporting Centre Personnel's Signature

Sketch Plan Pg. 3

SKETCH PLAN			
Bukit	Merah		A: SKZ1509B B: SJW7193R
DESCRIBE CIRCUMSTANCES		Lower Delta	
LICENSE PLATE:		ACCIDENT DATE & TIME:	
CONTACT NUMBER:		E-MAIL ADDRESS:	
LOCATION:			
Kindly mue	stigate.		Situation.
OWN DAMAGE CLAIM U	THE RESERVE OF THE PROPERTY OF	HAVE 14 DAYS TIME FRAME FOR PLEASE CHECK YOUR POLICY FO	
Please state:	/ 1 O / 1 T / 1 D / 1	/ LONG COMP of all and an and all and	/) Beanding Calu
Claim Own Policy DECLARATION I/We declare the foregoing par	() Claim Third Party	() Claim OD/TP at other workshop	() Reporting Only
Policyholder's Signature Date & Time:	Driver's Signature (If driver is not the police Date & Time: 28 \2	Particular Control of the Control of	entre Personnel's Signature



ORIGINAL

THE SCHEDULE

Agency A000542 Class of Policy PRIVATE CAR Policy Number DMPC17S007387 Account A000542 Issued on 11/04/2017 in Singapore Branch Acceptance Date 11/04/2017 Replacing Cover Note 17721858 Client Period of Insurance from 02/06/2017 to 12/10/2018 , both dates inclusive KANG BIOW MUI Insured's Name.... 156 MARIAM WAY Address. #02-07 SINGAPORE 507082 Business/Occupn... EXECUTIVE Financial interest MAYBANK SGD1,622.75 Premium BASIC ANNUAL PREMIUM 55.00% SGD892.51-LESS NCD SGD73.02 NCD PROTECTOR PREMIUM SGD56.23-SPECIAL ADJUSTMENT SGD747.03 Premium Due Total Annual Premium Premium GST SGD71.35 SGD1.090.58 Total Due SGD0.00 Act Premium..... PRIVATE CAR Risk No. 001 Make/Model .. KIA CERATO FORTE KOUP 1.6 COUPE 1591 CC No. of seats 4 Body Type COUPE 1. Registration SJW7193R No. of seats 4 Body Type COUPE Capacity cc's 1591 Year of Regn... 2010 Type of Cover Comprehensive Engine No. .. G4FCAH381896 Chassis No... KNAFW611MA5224562 Certificate Ref. PC1 SETTLEMENT - MARKET VALUE AT TIME OF ACCIDENT MARKET VALUE

ADD'L EXCESS: NON-AUTH WORKSHOPS (SECTION I).

EXCESS: WINDSCREEN YOUNG&INEXP DRIVERS (SECTION I) Named Drivers KANG BIOW MUI

SGD300.00 SGD100.00 SGD3.000.00

CHARLENE SEOW SU MIN

NCD PROTECTOR PREMIUM SPECIAL ADJUSTMENT

The following clauses/endorsements apply only to this motor policy

SANCTION LIMITATION AND EXCLUSION CLAUSE

NO INSURER SHALL BE DEEMED TO PROVIDE COVER AND NO INSURER SHALL BE LIABLE TO PAY ANY CLAIM OR PROVIDE ANY BENEFIT HEREUNDER TO THE EXTENT THAT THE PROVISION OF SUCH COVER, PAYMENT OF SUCH CLAIM OR PROVISION OF SUCH BENEFIT WOULD EXPOSE THAT INSURER TO ANY SANCTION, PROHIBITION OR RESTRICTION UNDER UNITED NATIONS RESOLUTIONS OR THE TRADE OR ECONOMIC SANCTIONS, LAWS OR REGULATIONS OF THE EUROPEAN UNION OR UNITED KINGDOM OR UNITED STATES OF AMERICA.

PERSONAL DATA PROTECTION (APPLICABLE TO INDIVIDUALS)

AT ERGO INSURANCE PTE, LTD. (ERGO) WE ARE COMMITTED TO PROTECT YOUR PERSONAL DATA. WE COLLECT, USE, DISCLOSE AND/OR PROCESS

Continued on page 2

Sketch Plan Pg. 5



REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$8312124F





(XIAO SHUMIN CHARLENE)

萧 淑 敏 Rase CHINESE

Date of birth 29-04-1983 Country/Place of birth SINGAPORE

10012124

5253325

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

PASS DATE

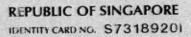
Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms

17 May 2002

24-12-2013

156 MARIAM WAY #02-07 SINGAPORE 507082

NP 428A







LOH MENG HWEE (LU MINGHUI)

铭

CHINESE

03-06-1973 M

SINGAPORE

A0036862





25-06-2005

APT BLK 175A PUNGGOL FIELD #04-569
SINGAPORE 821175
NRIC No: - \$73189201 Date: 21-11-2004 No: - 5219-0

ESTIMATE

: ACCIDENT/BODY REPAIRS

WORKSHOP

: LENG KEE

CONTACT NO

: 67038511

REFERENCE

: 249/IC/TCAC/CCR/2017

DATE

: 28-DEC-2017

ERGO INSURANCE PTE LTD 5 TEMASEK BOULEVARD #04-01 SUNTEC TOWER FIVE

\$(038985) TEL: 68299199 FAX: 68299247/9248 ATTN : CLAIM MANAGER

OWNER'S NAME : LOH MENG HWEE (LU MINGHUI)

: BLK 175A PUNGGOL FIELD

#04-569

S(821175)

TELEPHONE NO : 67285603 / 90025603

TYPE OF CLAIM : THIRD PARTY CLAIM

POLICY NO : AIG AGAINST EGRO INS VEHICLE NO : SKZ1509B

VEHICLE NO

MODEL CODE : FRLARBZJ11UEA--A--: NISSAN QASHQAI 1.2

MODEL/YEAR

CHASSIS NO

ENGINE NO : HRA2217690A

: SJNFEAJ11U1550330

MILEAGE

: 1 KM : 28/12/2017

DATE IN

LIABILITY

: 0.00

EXCESS CLAUSE :

0.00

ESTIMATE BY : SHAWN CHUA CHU RONG ACCIDENT DATE : 28/12/2017

Claims@engo.com.sq. Fm: Kowin Hong 96450096

LKK Auto Consultants hence notify

the Repairer of the following:

To resurvey before/after a may painting.

 To display damaged parties _______urvey Parts prices are subject to confirmation.

Third party survey is on a "Without Prejudice" basis

. No illegal modification(s) is allowed

 Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Taufilch 97495749 04/01/18 @ 1040

Resurry before paint Sur Clahanto ron tayfun Clahanto ron

3 days

ESTIMATED LABOUR CHARGES FOR ACCIDENT VEHICLE REGN NO SKZ1509B

S/NO	JOB CODE	NATURE OF JOB	ESTIMATED CHARGES		
1	RSI	REPLACE REVERSE SENSOR, NECESSARY ADJUSTMENT & FUNCTION TEST	55.00	~	V
2	ZZ/001	RENEW REAR BUMPER ASSY, ETC, PANEL AND REPAIRS	780.00	290	780
3	ZZ/002	RESPRAY REAR BUMPER ASSY , END PANEL .	500.00	250	500
		TOTAL LABOUR CHARGES	1335.00		

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SKZ1509B

			DAMAGE	ES	
S/NO	PARTS DESCRIPTION	PARTS NUMBER	NETT	LIST	S/NETT REMARKS
1	SENSOR-REVERSE	SENSOR		707777777777777777777777777777777777777	200.00 ? ×hn
2	BRACKET-BUMPER SIDE LHR	85221-4EA0A	35.90	new /	
3	ENERGY ABSORBER	85090-4EA0B	126.40	? V crea	1
4	REAR BUMPER ASSEMBLY	85022-4EA0H	717.00	dev	
	SUB TOTAL		879.30	0.00	200.00
	LESS DISCOUNT (NETT-20.00%, LIST-30.00%, S/NETT-,0	00%)	175.86	0.00	0.00
	GRAND TOTAL		703.44	0.00	200.00
	OVERALL TOTAL		903.44		

LEGEND: REMARKS(OK) = APPROVED, REMARKS(X) = NOT APPROVED

SUMMARY OF ESTIMATE FOR VEHICLE REGN NO SKZ15098

TOTAL LABOUR CHARGES 1335.00
TOTAL SPARE PARTS CHARGES 903.44

GRAND TOTAL

2238.44 * >948.84

* All charges do2 not include GST.

SURVEYOR'S PARTICULARS

NAME :
SURVEYED DATE :
AUTHORIZED DATE :
EXCESS CLAUSE :
LIABILITY :
REMARKS 0.00 0.00

REMARKS

PLS NOTE: This estimate is based on visual inspection of the affected vehicle. Should we require further labour charges & spare parts in the process of repairs, we shall inform you accordingly.

Veron Chen (LKKAuto)

From:	Veron Chen (LKKAuto)
Sent:	Tuesday, 23 January 2018 12:17 PM
То:	'Shawn Chua / TCAC'
Cc:	Taufikh (LKKAuto); SUR
Subject:	RE: FW: SKZ1509B Finalized Claim
Dear Shawn,	
Confirmed finalize amount \$27	748.84 before GST
No of days: 3 days	
Final invoice and all supporting	ng documents sent to ERGO INSURANCE
Best Regards,	
Veron Chen Case Handler	
LKK Auto Consultants Pte Ltd	
Phone: 6256-3561 email :sur@lkka	uto.com fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi	Avenue 1, #02-25 S(408933)
From: Shawn Chua / TCAC [mailto	o:shawnchua@tanchong.com]
Sent: Tuesday, 23 January 2018 1	
To: Veron Chen (LKKAuto) <veron< td=""><td></td></veron<>	
- 18 - 18 - 18 - 18 - 18 - 18 - 18 - 18	lkkauto.com>; SUR <sur@lkkauto.com></sur@lkkauto.com>
Subject: Re: FW: SKZ1509B Finali	zed Claim
Ergo Ref: DSMPC1703112	
Our Ref: SKZ1509B	
Good morning.	
Attached for your perusal.	
On Tue, Jan 23, 2018 at 10:06 AN	۸, Veron Chen (LKKAuto) < <u>veronchen@lkkauto.com</u> > wrote:
Dear Shawn,	
Kindly forward before paint /	supplementary photos.

Veron Chen Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6256-3561 email : <u>sur@lkkauto.com</u> fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 S(408933)
From: Shawn Chua / TCAC [mailto:shawnchua@tanchong.com] Sent: Friday, 19 January 2018 8:37 AM
To: Veron Chen (LKKAuto) < veronchen@lkkauto.com Cc: Taufikh (LKKAuto) < Taufikh@lkkauto.com Subject: Re: SKZ1509B Finalized Claim
Ergo Ref: DSMPC1703112
Our Ref: SKZ1509B
Coolin Propolation on the aversight
Good morning & apologies on the oversight.
Attached for your perusal.
On Fri, Jan 19, 2018 at 8:18 AM, Veron Chen (LKKAuto) < veronchen@lkkauto.com > wrote:
Dear Shawn,
No finalise attached.
Best Regards,
Veron Chen Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :<u>sur@lkkauto.com</u> | fax: 6256-4315

25 Leng Kee Road

Singapore 159097

DID: +65 67038515

HP: +65 96450023

From: Shawn Chua / TCAC [mailto:shawnchua@tanchong.com] Sent: Thursday, 18 January 2018 4:37 PM To: Taufikh (LKKAuto) < Taufikh@lkkauto.com> Cc: SUR < sur@lkkauto.com> Subject: SKZ1509B Finalized Claim	
Ergo Ref: DSMPC1703112	
Our Ref: SKZ1509B	
Good afternoon sir.	
Attached is SKZ1509B finalized claim.	
Kindly revert so that i can close the case soon.	
Thank you very much for your time & assistance.	
Regards,	
Shawn Chua	
Service Executive	
TC AutoClinic Pte Ltd	

3



Regards,

Shawn Chua

Service Executive

TC AutoClinic Pte Ltd

25 Leng Kee Road

Singapore 159097

DID: +65 67038515

HP: +65 96450023

Fax: +65 64795019



Regards,

Shawn Chua Service Executive TC AutoClinic Pte Ltd 25 Leng Kee Road Singapore 159097 DID: +65 67038515 HP: +65 96450023

Fax: +65 64795019



FINALIZED : ACCIDENT/BODY REPAIRS
WORKSHOP : LENG KEE
CONTACT NO : 67038511
REFERENCE : 249/IC/TCAC/CCR/2017
DATE : 28-DEC-2017

ERGO INSURANCE PTE LTD 5 TEMASEK BOULEVARD #04-01 SUNTEC TOWER FIVE S(038985)

TEL: 68299199 FAX: 68299247/9248 ATTN : CLAIM MANAGER

OWNER'S NAME : LOH MENG HWEE (LU MINGHUI)

ADDRESS

: BLK 175A PUNGGOL FIELD

#04-569

S(821175)

TELEPHONE NO : 67285603 / 90025603

TYPE OF CLAIM : THIRD PARTY CLAIM POLICY NO : 2100447500-01000

VEHICLE NO : SKZ1509B

MODEL CODE : FRLARBZJ11UEA--A-MODEL/YEAR : NISSAN QASHQAI 1.2
ENGINE NO : HRA2217690A

ENGINE NO : HRA2217690A

CHASSIS NO : SJNFEAJ11U1550330

MILEAGE : 50439 KM

DATE IN : 28/12/2017

LIABILITY : 0.00

EXCESS CLAUSE : 0.00

ESTIMATE BY : SHAWN CHUA CHU RONG ACCIDENT DATE : 28/12/2017

LABOUR CHARGES FOR ACCIDENT VEHICLE REGN NO SKZ15098

S/NO	JOB CODE	NATURE OF JOB	ESTIMATED CHARGES	SURVEYOR'S RECOMMENDATION
1	RSI	REPLACE REVERSE SENSOR, NECESSARY ADJUSTMENT & FUNCTION TEST	55.00	55.00
2	ZZ/001	RENEW REAR BUMPER, RIGHT BRACKET, REINFORCEMENT & STAYS, ENERGY ABSORBER, TOW HOOK COVER. REPAIR REAR		
3	22/002	END PANEL	1170.00	780.00
4	ZZ/003	RESPRAY REAR BUMPER, END PANEL	750.00	500.00
5	ZZ/004	COMPLIMENTARY WASH & VACUUM		
		TOTAL LABOUR CHARGES	1975.00	1335.00

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SKZ15098

S/NO PARTS DESCRIPTION		RTS & PRIC	RICES		
	PARTS NUMBER	NETT	LIST	S/NETT RE	MARKS
1 TOW HOOK COVER (SUPPLEMENTARY)	85071-4EA0A	16.80	*****	art/	
2 RIGHT REINFORCEMENT STAY (SUPPLEMENTARY)	H5210-4EAMA	126.00		br/	OK
3 LEFT REINFORCEMENT STAY (SUPPLEMENTARY)	H5211-4EAMA	126.00		1st-	
4 REINFORCEMENT (SUPPLEMENTARY)	H5030-4EAMA	619.20		H	OK _
5 ENERGY ABSORBER	85090-4EA0B	126.40			OK
6 REAR BUMPER ASSEMBLY	85022-4EA0H	717.00			OK
7 SENSOR-REVERSE	SENSOR			200.00	Х
B BRACKET-BUMPER SIDE LHR	85221-4EA0A	35.90			OK
SUB TOTAL LESS DISCOUNT (NETT-20.00%, LIST-30.00%, S/N	ETT00 %)	1767.30 353.46	0.00	0.00	
GRAND TOTAL		1413.84	0.00	0.00	
OVERALL TOTAL		1413.84			

LEGEND: REMARKS(OK) = APPROVED, REMARKS(X) = NOT APPROVED

SUMMARY OF OVERALL CHARGES FOR VEHICLE REGN NO SKZ1509B

NETT ITEM	1757.30
LESS 20.00%)	-353.46
	1413.84
NETT AMOUNT	# 1377 GOV (1)
LIST ITEM	0.00
LESS 30.00%)	0.00
	0.00
LIST AMOUNT	
SPECIAL NETT ITEM	0.00
	0.00
LESS .00%) SPECIAL NETT AMOUNT	0.00
SPECIAL NETT APPOCAT	
TOTAL LABOUR CHARGES	1335.00
TOTAL SPARE PARTS CHARGES	1413.84
IDIAL SPAKE PARTS CHARGES	
TOTAL CHARGES	2748.84
	192.42
ADD 7 % GST	
	2941.26
GRAND TOTAL	2941.20



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

201		Affiliated to Federation Inter	nationale Des Experts En Auton	nobile
ERG	O INSURANCE P	TE LTD	Ref : CS/EGI180001	22/T1vbn2
5 TEMASEK BOULEVARD #04-01 SUNTEC TOWER FIVE SINGAPORE 038985		Date : 25-01-2018 Code : EGI		
1.	TO PERSON AND THE	Policy Particul	ars :- THIRD PARTY CLAI	IM
-	Insured Veh.	SJW 7193R	Veh. Inspected	SKZ 1509B
	Policy No.	DMPC17S007387	Coverage (\$)	0.00
	Claim No.	DSMPC1703112	Excess (\$)	0.00
	Assign From	YEE PEI LI	Assign Date	03/01/2018
2.		Vehicle P	articulars & Condition	
	Make & Model	NISSAN QASHQAI	c.c	1197
	Engine No.	HIDDEN	Year of Reg.	2016
	Chassis No.	SJNFEAJ11U1550330	Colour	BRONZE
	Odometer	49444	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Cor	nditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	215/60 R17	CONTINENTAL	6 mm
	L/H Front Tyre	215/60 R17	CONTINENTAL	6 mm
	R/H Rear Tyre	215/60 R17	CONTINENTAL	6 mm
	L/H Rear Tyre	215/60 R17	CONTINENTAL	6 mm
4.		Descr	ription of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	REAR PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Ger	neral Information	
	Accident Date	28/12/2017	Inspection Date	04/01/2018
	Survey held at	TC AUTOCLINIC PTE LTD		
		25 LENG KEE RD SINGAPORE 159097		
5a.			Remarks	
	A)THE INSPECTION B)IN ACCORDANGE	ON WAS CONDUCTED ON A CE TO YOUR INSTRUCTION	"WITHOUT PREJUDICE" BAS S, WE HAVE NOT AUTHORIS	SIS. SED REPAIRS.
5b.	EX WELLER	Estin	nate Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	3 Working Day	/s



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKZ 1509B

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	BRACKET-BUMPER SIDE LHR (N)	NECESSARY	35.90	35.90
1	ENERGY ABSORBER (N)	CRACKED	126.40	126.40
1	REAR BUMPER ASSEMBLY (N)	DEFORMED	717.00	717.00
1	TOW HOOK COVER (ADDITIONAL)(N)	сит	16.80	16.80
1	RIGHT REINFORCEMENT STAY (ADDITIONAL)(N)	BENT	126.00	126.00
1	LEFT REINFORCEMENT STAY (ADDITIONAL)(N)	BENT	126.00	126.00
1	REINFORCEMENT (ADDITIONAL)(N)	BENT	619.20	619.20
	LESS 20% DISCOUNT		-353.46	-353.46
	application of the first day engineers and the end of t		1,413.84	1,413.84
	SPECIAL NETT ITEMS			
1	SENSOR-REVERSE (SN)	NOT NECESSARY	200.00	2
	3 PC 1 PC		200.00	187
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	LABOUR			
	REPLACE REVERSE SENSOR, NECESSARY ADJUSTMENT & FUNCTION TEST.		55.00	55.00
	RENEW REAR BUMPER ASSY, ETC. PANEL AND REPAIRS.		780.00	780.00
	RESPRAY REAR BUMPER ASSY, END PANEL.		500.00	500.00
	ACCOUNT AND ACCOUN		1,335.00	1,335.00
	GRAND TOTAL		2,948.84	2,748.84
	RECOMMENDED COST OF REPAIRS			2,748.84

Report Ref No. CS/EGI18000122/T1vbn2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A Automotive Assessor ADRIAN LING WAI PING

B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI

Licensed Appraiser

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