

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Wednesday, 13 June, 2018 10:34 AM
To: Johnson Chua
Cc: Admin A; Vic (LKKAUTO); Asher Sng (LKKAUTO)
Subject: RE: TLM Ref: TP013042017; AXA Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

Without Prejudice

Dear Johnson,

We refer to your below email and the contents were noted.

We will check with our principal and will get back to you for an update.

Thank you.

Best Regards,

Vic Alpeh | Case Handler (on behalf of Asher)

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contains confidential and privileged material, and is for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]
Sent: Wednesday, 13 June, 2018 10:25 AM
To: Vic (LKKAUTO)
Subject: TLM Ref: TP013042017; AXA Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018
Importance: High

Hi Vic,

Please assist.

Regards,
Johnson Chua
Tan Lim Motor Pte Ltd

From: Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]
Sent: Wednesday, 13 June 2018 10:21 AM
To: 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>
Cc: 'KKLau' <kklau@lkkauto.com>; 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>; 'Joy Irene (LKKAUTO)'

<Joylrene@lkkauto.com>; 'CHIONH Hock San Christopher' <chris.chionhhs@axa.com.sg>; Patricia Tan - Tan Lim Motor Pte Ltd <pt@tlmotor.com.sg>

Subject: TLM Ref: TP013042017; AXA Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

Importance: High

**Without Prejudice
Save As To Costs**

Dear Asher,

We refer to your email below dated 12.06.2018 and our tele-conversation on 12.06.2018 afternoon.

We would like to highlight to you that pursuant to paragraph 2.4 of Pre-Action Protocol for NIMA Cases, we have agreed to appoint AXA's surveyor ie. LKK Auto Consultants Pte Ltd as Single Joint Expert (SJE) and the cost of repair has been finalised by your surveyor at a lump sum repair of S\$17,000.00 (excluding 7% GST). However, we understand that your principal has instructed you to offer the cost of repair at \$16,500.00 (excluding 7% GST) which we are totally disagreed.

The objective of having a SJE is to ensure both parties agreed on the appointment for the single expert rather than each party appointing its own. The aim is to reduce cost and increase the efficiency of expert testimony.

In this case, AXA has ignored the Pre-Action Protocol on the purpose of the SJE.

As such, please inform your principal that our clients demand for 100% settlement as stated below:-

Cost of repair \$18,190.00 (as per SJE's recommendation)
Rental fee \$ 2,824.80 (as per rental receipt)
LTA search \$ 14.98

Total **\$21,029.78**

Please reply within fourteen (14) days whether settlement can be reached at this stage.

Regards,



Johnson Chua
johnson.chua@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd
51 Defu Lane 10
Singapore 539216
<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

Sent: Tuesday, 12 June 2018 4:23 PM

To: Johnson Chua <johnson.chua@tlmotor.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <Joylrene@lkkauto.com>

Subject: RE: TLM Ref: TP013042017; AXA Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

Without Prejudice

Hi Johnson,

We refer to the email below.

We are not able to provide the breakdown for the Global sum offer.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]

Sent: Tuesday, 12 June 2018 4:03 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Subject: TLM Ref: TP013042017; AXA Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

Importance: High

Hi Asher,

We refer to your email below.

In order for us to seek mandate from our client, please let us have the breakdown of your offer.

Please reply to us within 4 working days.

Regards,



Johnson Chua

johnson.chua@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd

51 Defu Lane 10
Singapore 539216

<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

Sent: Tuesday, 12 June 2018 2:50 PM

To: Johnson Chua <johnson.chua@tlmotor.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; 'Wei Shong' <wei.shong@tlmotor.com.sg>

Subject: RE: TLM Ref: TP013042017; AXA Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

Without Prejudice

Hi Sir,

We refer to the above matter.

On a without prejudice, for a quick and amicable settlement, Our principal propose the settlement at Global Sum S\$18,500.00 (all-in).

Please kindly let us have your acceptance.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]

Sent: Tuesday, 5 June 2018 12:45 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; 'Wei Shong' <wei.shong@tlmotor.com.sg>

Subject: TLM Ref: TP013042017; AXA Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

Importance: High

Dear Asher,

We refer to your email below.

As per requested, we enclose our client's Letter of Demand together with the relevant supporting documents for your attention.

Please be informed that the cost of repair has been recommended and finalised by AXA insurance appointed surveyor (LKK Auto Consultants Pte Ltd) at a lump sum repair at S\$17,000.00 (w/o 7% GST).

Hence, please seek your approval from AXA insurance on this matter and make offer to us within **14 working days**.

Thank you.

Regards,



Johnson Chua
johnson.chua@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd
51 Defu Lane 10
Singapore 539216
<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

Sent: Friday, 11 May 2018 9:57 AM

To: Johnson Chua <johnson.chua@tlmotor.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Subject: RE: TLM Ref: TP013042017; AXA Ref: TBA; Ergo Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

WITHOUT PREJUDICE

Hi Sir/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.

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 base on the number of days of repair as recommended by our surveyor.

Our principal offer COR at \$16,500.00 (exclude gst) 5 days.

In order to expedite the claim process, please forward all relevant documents for us (**LKK**) to proceed on negotiate settlement.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]

Sent: Thursday, 10 May 2018 9:13 AM

To: 'Steve Lim' <steve.lim@ergo.com.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'ERGO Insurance Pte. Ltd. (Claims Department)' <claims@ergo.com.sg>; 'Patricia Tan - Tan Lim Motor Pte Ltd' <pt@tlmotor.com.sg>; 'Wei Shong' <wei.shong@tlmotor.com.sg>; contreno@singnet.com.sg

Subject: TLM Ref: TP013042017; AXA Ref: TBA; Ergo Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

Importance: High

Final Reminder

Dear Steve & Asher,

We refer to our email below dated 25.04.2018.

Our clients have given sufficient time to both of you to establish your insured's liability.

TAKE NOTICE that if we do not receive a favourable reply from you within seven (7) days from the date hereof, we have our client's firm instructions to pursue the matter against your insured drivers under the common law without any further reference to you.

cc. Owner of SGM3118Z

Regards,



Johnson Chua
johnson.chua@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd
51 Defu Lane 10
Singapore 539216
<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

From: Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]
Sent: Wednesday, 25 April 2018 2:30 PM
To: 'Steve Lim' <steve.lim@ergo.com.sg>; 'Asher Sng (LKKAuto)' <AsherSng@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>
Cc: 'ERGO Insurance Pte. Ltd. (Claims Department)' <claims@ergo.com.sg>; 'Patricia Tan - Tan Lim Motor Pte Ltd' <pt@tlmotor.com.sg>; 'Wei Shong' <wei.shong@tlmotor.com.sg>
Subject: TLM Ref: TP013042017; AXA Ref: TBA; Ergo Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018
Importance: High

Dear Steve,

We refer to your email below.

We clarify that our client is not at fault in this accident.

Hence, as long as our client is unable to recover **100%** liability of her losses from any parties, she has no option but to engage her solicitors to litigate this matter under the Common Law.

We shall leave it to you to discuss the matter with AXA Insurance and reply to us within **TEN** (10) days from the date hereof.

Dear Asher (LKK),

Please establish the liability with ERGO Insurance and reply to us in due course.

Regards,



Johnson Chua
johnson.chua@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd
51 Defu Lane 10
Singapore 539216
<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

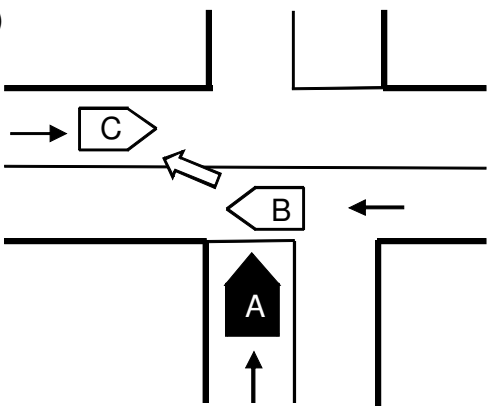
From: Steve Lim [<mailto:steve.lim@ergo.com.sg>]
Sent: Wednesday, 25 April 2018 2:13 PM

To: Johnson Chua <johnson.chua@tlmotor.com.sg>; 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>
Cc: Patricia Tan - Tan Lim Motor Pte Ltd <pt@tlmotor.com.sg>; 'Wei Shong' <wei.shong@tlmotor.com.sg>; ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>
Subject: RE: TLM Ref: TP013042017; AXA Ref: TBA; Ergo Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018

Dear Johnson,

The principle / background of a chain / multiple collision in BOLA is as long as there is no contact between vehicle A (Our insured) & C (Your client), the vehicle that was in contact with your client's vehicle is 100% liable. We do not see how BOLA can be excluded in this scenario. Citing an example of scenario 35 (e) with similar principle, vehicle A is at fault however, insurer A is not liable to property damage claims from C.

This agreement will not be altered even with video footage, investigation result etc...

35.	<p>(e)</p>  <p style="color: red; text-align: right;">New</p>	<p>A collided with B causing B to hit C.</p> <p>A is 100% liable to B B is 100% liable to C</p> <p>Reason: To avoid costly litigation for collision damages</p>
-----	---	--

Steve Lim

Manager
 ERGO Insurance Pte. Ltd.
 5 Temasek Boulevard
 #04-01 Suntec Tower Five
 Singapore 038985
 Tel.: 65 6829 9197
 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.

From: Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]
Sent: Wednesday, 25 April, 2018 1:57 PM
To: Steve Lim; 'Asher Sng (LKKAUTO)'; 'Admin A'
Cc: Patricia Tan - Tan Lim Motor Pte Ltd; 'Wei Shong'
Subject: TLM Ref: TP013042017; AXA Ref: TBA; Ergo Ref: TBA; Accident involving SGM3118Z (TLM), SDH1698R (AXA) & XD2933P (Ergo) on 13/04/2018
Importance: High

URGENT

Without Prejudice
 Save As To Costs

Dear Steve,

We refer to your email below.

From your insured's statement and sketch plan, your insured has admitted that he changed lane and caused the collision between SDH1698R and our client's vehicle in this accident. Moreover, the driver of SDH1698R also affirmed in his witness statement that your insured is the proximate cause of the accident (enclosed a copy of the witness statement and accident scene photos for your reference).

We understand that you have waived the opportunity to conduct a Pre-Repair Survey (PRS) of our client's vehicle for this accident.

As such, in the event that you request for post repair inspection pursuant to paragraph 4.1 under the NIMA Protocol, you must compensate our client for the loss of use of her vehicle for the day that the inspection is conducted.

As for the liability, we are of the opinion that BOLA is not applicable in this accident.

Therefore, we hope that ERGO Insurance and AXA Insurance can establish the liability as soon as possible and reply to us within **TEN** (10) days on your position. Otherwise, we have no option, but to leave it to our client to take over the conduct of this matter through her solicitors without further notice to you.

We await for your favourable reply.

Regards,



Johnson Chua
johnson.chua@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd
51 Defu Lane 10
Singapore 539216
<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

From: Steve Lim [<mailto:steve.lim@ergo.com.sg>]

Sent: Wednesday, April 25, 2018 9:35 AM

To: Wei Shong <wei.shong@tlmotor.com.sg>; ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Subject: RE: TLM Ref: TP013042017 Accident involving SGM3118Z & XD2933P on 13/04/2018

Hi William, below

Brief Details.

On 13.04.2018 at about 0930hrs, I was travelling along TPE (SLE) near to [redacted] along lane 2 when I signalled my intention to filter to lane 3. After checking vehicle coming hence I started to filter left. Suddenly as I was moving into [redacted] SDH1698R and cause it to turn from lane 3 to lane 1 and subsequently hit I SGM3118Z. I suspected that the vehicle SDH1698R had filter from lane 4 to make a check. Ambulance was called as there was a small boy from vehicle shocked by the accident and subsequently brought to hospital for a check. Inside my lorry. No other property were damaged. I was then advised to lod

Steve Lim

Manager
ERGO Insurance Pte. Ltd.
5 Temasek Boulevard
#04-01 Suntec Tower Five
Singapore 038985
Tel.: 65 6829 9197
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.

From: Wei Shong [<mailto:wei.shong@tlmotor.com.sg>]

Sent: Wednesday, 25 April, 2018 9:32 AM

To: Steve Lim; ERGO Insurance Pte. Ltd. (Claims Department)

Subject: RE: TLM Ref: TP013042017 Accident involving SGM3118Z & XD2933P on 13/04/2018

Without prejudice

Dear Steve,

Thank you for your email.

Do you have your insured circumstance of the accident? Please forward to us.

Thank you.

Regards,



Lam Wei Shong
William

wei.shong@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd

51 Defu Lane 10
Singapore 539216

<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

From: Steve Lim [<mailto:steve.lim@ergo.com.sg>]

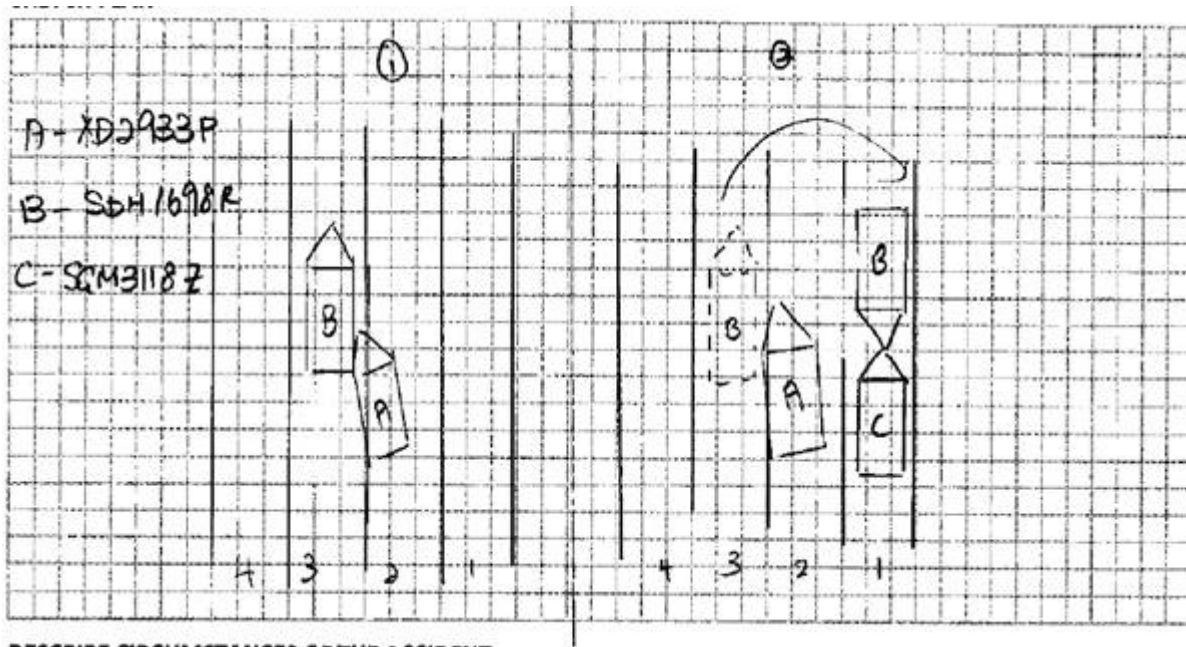
Sent: Wednesday, April 25, 2018 9:20 AM

To: Wei Shong <wei.shong@tlmotor.com.sg>; ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Subject: RE: TLM Ref: TP013042017 Accident involving SGM3118Z & XD2933P on 13/04/2018

Dear William,

Please redirect your claim to the insurer of vehicle B



Steve Lim

Manager
ERGO Insurance Pte. Ltd.
5 Temasek Boulevard
#04-01 Suntec Tower Five
Singapore 038985
Tel.: 65 6829 9197
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.

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.
Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.
ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.

From: Wei Shong [<mailto:wei.shong@tlmotor.com.sg>]

Sent: Tuesday, 24 April, 2018 5:31 PM

To: ERGO Insurance Pte. Ltd. (Claims Department)

Cc: Steve Lim

Subject: RE: TLM Ref: TP013042017 Accident involving SGM3118Z & XD2933P on 13/04/2018

Without prejudice

Dear Sir/Mdm,

Can we exchange the SAS report?

Thank you.

Regards,



Lam Wei Shong
William
wei.shong@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd
51 Defu Lane 10
Singapore 539216
<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

From: ERGO Insurance Pte. Ltd. (Claims Department) [<mailto:claims@ergo.com.sg>]

Sent: Wednesday, April 18, 2018 9:44 AM

To: 'Wei Shong' <wei.shong@tlmotor.com.sg>

Cc: Steve Lim <steve.lim@ergo.com.sg>

Subject: RE: TLM Ref: TP013042017 Accident involving SGM3118Z & XD2933P on 13/04/2018

WITHOUT PREJUDICE

Dear Sir,

We acknowledge receipt of your request for inspection of your client's vehicle **SGM3118Z** involved in an accident on 13/04/2018 with **SDH1698R & XD2933P**.

We wish to state that we are not arranging for survey to your client's vehicle reason being our insured vehicle XD2933P has no contact with SGM3118Z.

Please re-direct your pre-repair survey request to the insurer of SDH1698R.

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.

From: Wei Shong [<mailto:wei.shong@tlmotor.com.sg>]

Sent: Tuesday, 17 April, 2018 8:12 PM

To: ERGO Insurance Pte. Ltd. (Claims Department)

Subject: TLM Ref: TP013042017 Accident involving SGM3118Z & XD2933P on 13/04/2018

Without Prejudice

Dear Sir/Mdm,

We refer to the above matter.

We enclose the following documents for your attention:-

- a. Copy of our client's SAS report and damaged photos;
- b. Copy of the estimated cost of repair.

Vehicle In our premises.

Pursuant to paragraph 2.3 of Pre-Action Protocol for NIMA Cases, please let us have **a list of 10 motor surveyors** for our selection and also let us know within **2 working days** whether you would like to conduct a pre-repair survey of our client's vehicle. If we do not hear from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

In the event that you request for post repair inspection pursuant to paragraph 4.1 under the NIMA Protocol, you must compensate our client for the loss of use of his/her vehicle for the day that the inspection is conducted.

In addition, please confirm in writing whether you are agreeable to direct settle with us at 100% liability for this case.

We await for your favourable reply.

Thank you.

Regards,



Lam Wei Shong
William
wei.shong@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd
51 Defu Lane 10
Singapore 539216
<http://www.tlmotor.com.sg>

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan Lim Motor Pte Ltd. Any use of the information (including, but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place anti-virus programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.