Khanchna (LKK Auto)

From:

Ivy Yong <ivy.yong@ergo.com.sg> Friday, 29 November 2019 5:20 PM

Sent:

Khanchna (LKK Auto); Mei Kwan (LKKAuto)

To: Cc:

Admin A; Admin-D (LKKAuto)

Subject:

RE: Claims ref no. DSMPC1801434 LOD - Third party claim - Our ref: SLL9405B Your ref:

SGX721T on 22/07/2018 *** LKK REF:CC4/EGI18013551/R1kb3

Hi Khanchna,

Please let us have your SR & Invoice.

LOD received.

Data Classification: Confidential, C3

Warmest Regards,

Ivy Yong

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five Singapore 038985 DID. +65 6829 9197 ivv.yong@ergo.com.sg

www.ergo.com.sq

ERGO

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.

in f

Disclaimer. This message and its attachments are confidential, intended only for the named addressee, and may be privileged. If you are not the intended recipient, you should not disclose, distribute, copy or use this communication. If you are not the intended recipient, please notify the sender by return email and delete this message. By opening any attachment to this message, you agree to accept the nak that it may contain a virus or damaging code, and you agree that ERGO Insurance Pte Ltd, will not be liable for any loss or damage thereby caused.

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

Sent: Monday, 25 November 2019 11:06 am

To: Ivy Yong <ivy.yong@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>

Subject: FW: Claims ref no. DSMPC1801434 LOD - Third party claim - Our ref: SLL9405B Your ref: SGX721T on

22/07/2018 *** LKK REF:CC4/EGI18013551/R1kb3

Hi Both

FYI too. But I thought LOD we handle?

Date Classification: Confidential, C3

Warmest Regards, Pauline Soh ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five Singapore 038985 DID.: +65 6829 9194 pauline.soh@ergo.com.sg

www.ergo.com.sq

ERGO

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.



Disclaimer. This message and its attachments are confidential, intended only for the named addressee, and may be privileged. If you are not the intended recipient, you should not disclose, distribute copy or use this communication. If you are not the intended recipient, please notify the sender by return email and delete this message. By opening any attachment to this message, you agree to accept the risk that it may contain a virus or damaging code, and you agree that ERGO Insurance Pte Ltd. will not be liable for any loss or damage thereby caused.

From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Monday, 25 November 2019 10:33 am **To:** Pauline Ngu; Khanchna (LKK Auto)

Cc: Pegasus Engineering; Lionel Chua; Admin A; Admin-D (LKKAuto); Soon Tat Ng; lohcl.pegasusengrg; ERGO Insurance

Pte. Ltd. (Claims Department)

Subject: RE: LOD - Third party claim - Our ref: SLL9405B Your ref: SGX721T on 22/07/2018 *** LKK

REF:CC4/EGI18013551/R1kb3

'WITHOUT PREJUDICE' SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Khanchna,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: <u>MeiKwan@lkkauto.com</u> | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Pauline Ngu <pauline.pegasusengrg@gmail.com>

Sent: Monday, 25 November, 2019 10:17 AM

To: ERGO Insurance Pte. Ltd. (Claims Department) < claims@ergo.com.sg>; Admin A < admin-a@lkkauto.com>; Admin-D

(LKKAuto) <admin-d@lkkauto.com>

Cc: Pegasus Engineering <ar claims@pegasusengrg.com.sg>; Lionel Chua lionelchua@pegasusengrg.com.sg>; Soon Tat

Ng <ngsoontat@vendaengrg.com.sg>; lohcl.pegasusengrg <lohcl.pegasusengrg@gmail.com>

Subject: LOD - Third party claim - Our ref: SLL9405B Your ref: SGX721T on 22/07/2018

WITHOUT PREJUDICE

Dear Sir/Madam,

Refer to the above accident.

It appears that the accident was caused by your insured. Enclosed documents to substantiate our client's property damaged claim as our client had authorized us to quantify, to act and to reach settlement within 6 weeks on their behalf.

Please inform us the officer in charge as well.

Kindly let me know if you need any hard copy for the LOD, if not we will be sending by email only. Kindly advise.

Thank You

Best Regards, Pauline Pegasus Engineering & Trading Pte Ltd 74 Kian Teck Road S628800 Office: 65137748

Fax: 62513161



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Our Ref: CC4/EGI18013551/R1kb3

19 JULY 2019

PANNERSELVAM ABRAHAM 59 COMPASSVALE BOW #03-18 SINGAPORE 544988

Dear Sir/Madam,

ACCIDENT INVOLVING SGX721T & SLL9405B ON 22/07/2018

We refer to the above accident where we are acting for ERGO INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 29/07/2019, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

(E)

C.C.

KHANCHNA Case Handler DID: 6841 2360 FAX: 6741 4108

EMAIL: vicalpeh@lkkauto.com

ERGO INSURANCE COMPANY LIMITED (Motor Claims Dept)