

INS. CASE OWNER

CC 4/EGI1900 3389, R21639

LKK

IDAC

Surveyor:

Rashid

DOI:

ASSIGNMENT

2/1/18

Date / Time:

2/1/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

XE 35162

Name of Insured:

TWINTON LINTRETON PH

Insured Tel No.:

HP:

Excess Sec II : \$5

D.O.A.:

2/1/18

Is driver the owner?

(YES / NO)

Name of Accident:

If NO: Driver Name / Age:

LHM KIM 44M

Driver Tel No.:

(VA: YES / NO)

Claim No.:

CDMCG 18001150

Policy No.:

DMCG 18002766

Make / Model:

ISUZU

Place of Accident:

TIE

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability:

% Final ? Yes / No

604 8577P



INSRS:

WSP:

Tel:

Liability:

RMKS:

etho7



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

18/6/19

16/04/2018 @ 3:20 PM
- Khandana15/04/19 @ 4:00 PM
- Khandana

05-07-19

5/7/19 - FILE PASSED TO LSP TO CLOSE

XE 35162-X

- POTENTIAL PROSEC. REQUEST EVIDENCE PROVIDED
- BUREAU LIABILITY UNOCCURRED

- Called OI - No response/answer

- 3 police to OI. He confirmed involvement in
mishap. TP alleged that TP is at fault. TP
x signed & shot out of junction. OI x video of
mishap. I info. and did of TP claim, did x
log on employee for OI.

- BUREAU

- TP LOU IN BY BUREAU

IT IS NOT POSSIBLE TO CHASE AMOUNT TO TP TAIL GATE, IF JAMMED
TO 9L LARRY 13 AT LEFT BUMPER CORNER, SIDE INTRUDER ERGO
INSTRUCTED TO RESET TP CLAIM, NO FOLLOW UP FOR INTRUDER

STAGE

DATE / PIC

Non-Reporting 1st (1st)

Non-Reporting 1st (2nd)

Non-Reporting 1st (Final)

Notification 1st (if non-pickup)

Call OI:

After call 1st to OI:

Documentation Check List:

Notification 1st (if non-pickup)

After call 1st to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD:

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Repair Cost:

\$5

(days) Reduction:

FINAL SETTLEMENT

Date/Time:

Confirm with:

Final Liability:

\$5

(Agreed / Assessed) BOLA S/N No.:

Repair Cost:

\$5

Loss of Rental (LOR):

\$5

(days)

Loss of Use (LOU):

\$5

(5 x days)

Loss of Income (LOI):

\$5

(5 x days)

LOR only

LOU only

LOR + LOU

LOR + LOU

[Tick only one]

GIA/LTA Search:

\$5

Medical:

\$5

Disbursement:

\$5

(e.g. Tow/Independent)

Legal Cost:

\$5

Total:

\$5

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Email:

Call:

Payee 1:

\$5

Name 1:

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format: TP

3) Survey fee: \$400

COPY SENT
8/7/19

Page

REF:

45314

VEHICLE

Form No. _____ Date _____

Estimated Cost _____

OD / P / WS / TP RES / OD RES / EVA / INV / MV _____

To inspect Vehicle No. **GBG 8577P**

at Workshop no. **ETH02**

of **30, BUKET BAYAN-CEK**

Insured **EGI**

Policy No. _____

Claims No. _____

Sum Insured _____ Excess _____

(Client's Record) _____

Make of Veh _____

(Policy Condition) _____

Remarks: The veh had commenced its repair at the time of inspection.

Est. or Market Value _____

IDAC: Accident Report Consistent? : Yes or No _____

GA / FR / SCAR Consistent? : Yes or No _____

Est. Repairs: **3** days Res: Yes or No _____

Lump Sum: % **3 Val** Yes or No _____

CA / REV / REP / 24 HRS _____

Date _____ Person Contacted _____

Vehicle: IN / OUT _____

Vehicle No. **GBG 8577P** V. Regn **2017 NOV**

Type: M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover / _____

Truck / Trailer or _____

Make **TOYOTA DYNA 150 SMT** CC **2982**

Colour **Red** A/C Insured / Std / NI / NA _____

Spr. Reading **36285** T/Radio: Insured / Std / NI / NA _____

Eng. No. _____

C/Nr. **JTFA 135410K 209299**

Gen. Cond: Good / Fair / Poor / Burnt _____

Steering: **Order** / Jammed / Leaked / Burnt or _____

Brake: **Order** / Jammed / Leaked / Burnt or _____

Modi: **Nil** / S/Rim / STD A/Rim or _____

Tyre Size: F: **85/85R15**
R: **155R20**

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / _____

TOYO / YOKO or _____

Front _____ Rear _____

R/Bal. **6** mm R/Bal. **5/5** mm

L/Bal. **6** mm L/Bal. **5/5** mm

D.O.A. **07/11/19** D.O.I. **22/02/19**

Survey held at **ETH02**

Desc. of Damages: Fnt / Rear / O/S / N/S / U/C / Rooftop or _____

Rear o/s

The U/C / Chassis frame / Body Structure affected due to collision _____

Date / Time Action / Instruction

10/04/19 Confirmed with Zonal proceed direct settlement.

10/04/19 Confirmed HS $\pm 1,450$ @ 3 days with Resol.

($\pm 1,525.00$ Res - 52%)

Location: (in Person) ☐ : Prel. Report

by ☒ : Final Report

Collection/Return of _____

Days Of Repair: **3**

Resurvey No. of Trip: **1**

Survey Fee: _____

Transportation _____

Add Fee: ☐ Site Trip (\$) _____

☐ Interview (\$) _____

☐ Forensic (\$) _____

☐ Workshop (\$) _____

Report Format _____

Lump Sum / L.F. **1,450/- HS**

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

Survey Fee: _____

Transportation _____

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

ASS. REC. BY:

REF: CS/EG/119003389/12sd3

Special Instruction:

Surveyor:

Razul

ASSIGNMENT (Office)

From (Person):

Siti A'frikah

of

EG

Date/Time:

22/2/19 @ 1:14pm

Estimated Cost:

Bill to:

OD / ☒ TP / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

GBG 8577P

Insured:

XE 35162

at Workshop m/s

Ethoz

Tel:

9624 8656

of

30 Bkt Bukit Crescent

Policy No:

Claim No:

CDM CG15001150/SL/59

Sum Insured:

Excess:

Make of Veh:

D.O.A 7/11/18

(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

1:47pm @ 22/2/19

Person Contacted:

Shah

Vehicle ☒ IN ☐ OUT

Date/Time

Action/Instruction (✓) Estimate

GBG 8577P-X

XE 35162-X

27/2/19 @ 11:52 p.m. revised AA to S-B v.c email.

PLEASE ARRANGE TO SURVEY
VEHICLE AT 30 BUKIT BATOK
CRESCENT (S 658075)

Selamatshahh
CLAIM DEPARTMENT
DID : 66547519
FAX :

Date : 19/02/2019
To : ERGO INSURANCE PTE. LTD.

ESTIMATION

Attn : Motor Claim Department

FAX :

Owner : ETHOZ Group Ltd
: SOMPO INSURANCE SINGAPORE PTE. LTD.
Certificate No : D18MTHCVE000160 Accident Date : 07/11/2018
Vehicle No : GBG-8577-P Make & Model : TOYOTA DYNA 150 (EURO 6) 3.0 DIESEL G (M

ESTIMATED REPAIR COST DETAILS

Excess : 0.00 Add Excess : 0.00

| QTY | DESCRIPTION | REPAIRER AMT (\$) | SURVEYOR APP. |
|-----|-------------|-------------------|---------------|
|-----|-------------|-------------------|---------------|

Nett Item

| | | | |
|---|------------------------------------|----------|--|
| 1 | REAR TAILGATE DOOR PANEL <i>PA</i> | 1,200.00 | |
| 1 | REAR END PANEL <i>MJ</i> | RESTORE | |
| | Sub Total | 1200.00 | |

Special Nett Item

| | | | |
|---|--------------------------------------|------------------------------|------------|
| 1 | REAR ADVERTISEMENT STICKER <i>ne</i> | 300.00 <i>200</i> | |
| 1 | 70 KM/H STICKER <i>ne</i> | 15.00 | |
| 1 | TAILGATE ALUMINUM PANEL | 400.00 <i>X</i> | <i>svc</i> |

Date : 19/02/2019
To : ERGO INSURANCE PTE. LTD.

ESTIMATION

Attn : Motor Claim Department

FAX :

Owner : ETHOZ Group Ltd
: SOMPO INSURANCE SINGAPORE PTE. LTD.
Certificate No : D18MTHCVE000160 Accident Date : 07/11/2018
Vehicle No : GBG-8577-P Make & Model : TOYOTA DYNA 150 (EURO 6) 3.0 DIESEL G (N

ESTIMATED REPAIR COST DETAILS

Excess : 0.00 Add Excess : 0.00

| QTY | DESCRIPTION | REPAIRER AMT (\$) | SURVEYOR APP. |
|-----|-----------------------------|-------------------|---------------|
| | Sub Total | 715.00 | |
| | Labour & Misc | | |
| | LABOUR TO FACILITATE REPAIR | 500.00 | 300 |
| | TO RESPRAY AFFECTED AREAS | 500.00 | 250 |
| | Sub Total | 1000.00 | |
| | Remarks: | | |
| | 3 days - labour | | |
| | SUB TOTAL | 3,035.00 | |
| | GST 7.0 % | 212.45 | |
| | TOTAL | 3,247.45 | |

Let's Auto Consultants hence notify the Repairs of the following:

- To rectify paint / respray painting
- To display damage / loss during recovery
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modifications is allowed
- Supplementary Surveys must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer
Signature:
Date:

Surveyor's name:

Rasul - HP 90010068

Principal's name:

ETHOZ Group Ltd

Survey Date & Time:

22/02/19 @ 1600

Repair after report



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

Your Ref: CDMCG18001150/SL/sa

Date: 27 February 2019

Our Ref: CS/EGH19003389/R1sd3

The Motor Claims Department
ERGO INSURANCE PTE LTD

Dear Sir/Madam,

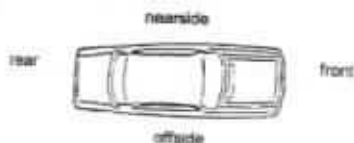
PRELIMINARY ADVICE OF VEHICLE NO. GBG 8577P

Please be informed that we had conducted the inspection of the abovementioned vehicle on 22/02/2019 at the premises of M/s Ethoz Group Ltd and have the following to report:-

| | |
|--------------------------|-----------------------|
| Workshop Estimate Amount | : S\$ <u>3,035.00</u> |
| Revised Estimate Amount | : S\$ <u>1,965.00</u> |
| "Check" Items Amount | : S\$ <u>-</u> |
| Market Value | : S\$ <u>-</u> |
| LTA Reimbursement Value | : S\$ <u>-</u> |
| Nett Value | : S\$ <u>-</u> |

Description of Damage:

The vehicle sustained damages at the rear o/s portion.



Comments/ Present Status:

Damages Consistent.

Repair days: 3 Days

Yours faithfully,
Mohammed Rasul
Automotive Assessor

Lump sum
@ \$1450
3 days

ETHOZ

Date : 10/04/2019
To : ERGO INSURANCE PTE. LTD.

Attn : Motor Claim Department

FAX :

Owner : ETHOZ Group Ltd

Insured By : SOMPO INSURANCE SINGAPORE PTE. LTD.

Certificate No : D18MTHCVE000160 Accident Date : 07/11/2018

Vehicle No : GBG-8577-P Make & Model : TOYOTA DYNA 150 (EURO 6) 3.0 DIESEL G (P

FINAL ESTIMATED REPAIR COST DETAILS Excess : 0.00 Add Excess : 0.00

| QTY | DESCRIPTION | REPAIRER AMT (\$) | SURVEYOR AMT (\$) |
|--------------------------|-----------------------------|-------------------|-------------------|
| Nett Item | | | |
| 1 | REAR TAILGATE DOOR PANEL | 1200.00 | 1200.00 |
| 1 | REAR END PANEL RESTORE | 0.00 | 0.00 |
| | Sub Total | 1200.00 | 1200.00 |
| | Discount 10% On Parts | (120.00) | (120.00) |
| Special Nett Item | | | |
| 1 | REAR ADVERTISEMENT STICKER | 300.00 | 200.00 |
| 1 | 70 KM/H STICKER | 15.00 | 15.00 |
| 1 | TAILGATE ALUMINUM PANEL | 400.00 | 0.00 |
| | Sub Total | 715.00 | 215.00 |
| Labour & Misc | | | |
| | LABOUR TO FACILITATE REPAIR | 500.00 | 300.00 |

PAGE: 1

Date : 10/04/2019
To : ERGO INSURANCE PTE, LTD.

Attn : Motor Claim Department

FAX :

Owner : ETHOZ Group Ltd
Insured By : SOMPO INSURANCE SINGAPORE PTE, LTD.

Certificate No : D18MTHCVE000160 Accident Date : 07/11/2018

Vehicle No : GBG-8577-P Make & Model : TOYOTA DYNA 150 (EURO 6) 3.0 DIESEL G (P

FINAL ESTIMATED REPAIR COST DETAILS Excess : 0.00 Add Excess : 0.00

| QTY | DESCRIPTION | REPAIRER AMT (\$) | SURVEYOR AMT (\$) |
|-----|---------------------------|-------------------|-------------------|
| | TO RESPRAY AFFECTED AREAS | 550 | 250.00 |
| | Sub Total | 1000.00 | 550.00 |

| | | |
|-----------|----------|----------|
| Sub Total | 2,795.00 | 1,845.00 |
| GST 7.0 % | 195.65 | 129.15 |
| Total | 2,990.65 | 1,974.15 |

Surveyor Name : RASUL - LKK

Date & Time : 22/02/2019 4:00:00 PM

Salamatshahh

CLAIM DEPARTMENT

DID : 66547519

FAX :

1080
215
550
1845
2080
1476
41-1450
3 days

PAGE: 2

Shirley Hiew (LKK Auto)

From: Rasul (LKKAuto) <Rasul@lkkauto.com>
Sent: Wednesday, 10 April 2019 12:31 PM
To: Selamatshahh Zainal
Cc: Shirley Hiew (LKK Auto)
Subject: RE: GBG 8577P (TP) XE 3516Z (OI) EGI

Hi Shah,

Finalise amount confirmed

Best Regards,

Rasul | Assessor

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Rasul@lkkauto.com | fax: 6841-4315

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

From: Selamatshahh Zainal [mailto:Selamatshahh.Zainal@ethozgroup.com]
Sent: Wednesday, 10 April, 2019 11:14 AM
To: Shirley Hiew (LKK Auto); Rasul (LKKAuto)
Subject: RE: GBG 8577P (TP) XE 3516Z (OI) EGI

Hi Shirley,

Please proceed with direct settlement for the said vehicle.

Please assist to confirm final lump sum amount at \$1,450.00 3 days

Warmest regards,

Selamatshahh Zainal
Senior Executive
Motor Claims Operations



ETHOZ GROUP LTD

30 Bukit Batok Crescent Singapore 658075

HP: 9624 8656 | DID: 6654 7519 | Fax: 6654 7542

Website: www.ethozgroup.com



From: Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]
Sent: Wednesday, April 10, 2019 11:04 AM
To: Selamatshahh Zainal <Selamatshahh.Zainal@ethozgroup.com>
Subject: GBG 8577P (TP) XE 3516Z (OI) EGI

Hi Shahh,

As spoken, kindly let us know whether you want proceed direct settlement with this case or not?

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

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Shirley Hiew (LKK Auto)

From: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Sent: Wednesday, 27 February 2019 5:52 PM
To: 'Siti Rahman'; 'ERGO Insurance Pte. Ltd. (Claims Department)'
Cc: SUR; 'Survey Report (ERGO Insurance Pte. Ltd.)'; Admin-D (LKKAuto); assignments
Subject: RE: PRS IRO GBG8577P | OI : XE3516Z | DOA: 07/11/18 | ERGO REF: CDMCG18001150/SL/sa
Attachments: GBG 8577P - Preli Advise.pdf

Dear Siti,

Enclosed preliminary revised of vehicle GBG 8577P.

Thank you.

Best Regards,

Shirley Hiew | 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) [mailto:admin-d@lkkauto.com]
Sent: Friday, 22 February 2019 1:46 PM
To: 'ERGO Insurance Pte. Ltd. (Claims Department)' <claims@ergo.com.sg>; assignments <assignments@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; 'Survey Report (ERGO Insurance Pte. Ltd.)' <Survey.Report@ergo.com.sg>
Subject: RE: PRS IRO GBG8577P | OI : XE3516Z | DOA: 07/11/18 | ERGO REF: CDMCG18001150/SL/sa

Dear Sir/Mdm,

Thank you for the assignment.

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: ERGO Insurance Pte. Ltd. (Claims Department) [mailto:claims@ergo.com.sg]
Sent: Friday, 22 February 2019 1:14 PM
To: admin-d@lkkauto.com
Cc: sur@lkkauto.com; Survey Report (ERGO Insurance Pte. Ltd.) <Survey.Report@ergo.com.sg>
Subject: PRS IRO GBG8577P | OI : XE3516Z | DOA: 07/11/18 | ERGO REF: CDMCG18001150/SL/sa

Hi,

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 to be the "Single Joint Expert".

Please conduct this survey request on without prejudice basis and to try finalise with the repairer on the repairs.
(Note: Conflicting Versions. Please do note on the date of loss)

Attached are the necessary documents for your further actions.

Kindly acknowledge receipt of this email.

NOTE: Please assist to quote our ref as the subject matter, when forwarding the Preliminary Reports / Survey Reports.

Thank you

Siti A'thikah
Claims Department

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five
Singapore 038985
DID: +65 6829 9170
Siti.Rahmani@ergo.com.sg

ERGO

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.



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From: Selamatshahh Zainal [<mailto:Selamatshahh.Zainal@ethozgroup.com>]

Sent: Wednesday, 20 February, 2019 10:11 AM

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

Subject: RE: Request TP Claim Survey for GBG8577P | ERGO CLAIM REF:CDMCG18001150/SL/sa

Dear Siti,

Thank you for your prompt reply. Please make arrangement for LKK Auto Consultants to conduct the survey at Ethoz Bukit Batok.

Warmest regards,

Selamatshahh Zainal
Senior Executive
Motor Claims Operations

ETHOZ

ETHOZ GROUP LTD
30 Bukit Batok Crescent Singapore 658075
HP: 9624 8656 | DID: 6654 7519 | Fax: 6654 7542
Website: www.ethozgroup.com



From: ERGO Insurance Pte. Ltd. (Claims Department) [<mailto:claims@ergo.com.sg>]
Sent: Wednesday, February 20, 2019 9:50 AM
To: Selamatshahh Zainal <Selamatshahh.Zainal@ethozgroup.com>
Cc: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>; ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>
Subject: RE: Request TP Claim Survey for GBG8577P | ERGO CLAIM REF:CDMCG18001150/SL/sa

WITHOUT PREJUDICE

Dear Sir,

We acknowledged receipt of your email below for the PRS request as below.

In compliance with "State Courts Practice Directions Amendment No.1 of 2016", do select an assessor from the list below.

| | | |
|---|-----|--|
| 1 | AIS | Automobile Inspection Services Pte Ltd |
| 2 | FTA | FormTeam Consultancy Pte Ltd |
| 3 | IAS | Infiniti Appraisal Service |
| 4 | JPk | JP Knights Pte Ltd |
| 5 | LBS | L.B.S Auto Consultants Pte Ltd |
| 6 | LKK | LKK Auto Consultants Pte Ltd |
| 7 | PS | Priority Services |
| 8 | VAC | Vicom Ltd |

Kindly let us have your reply on the selection of the surveyor.

Thank you

Siti A'thikah
Claims Department

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five
Singapore 038985
DID: +65 6829 9170
Siti.Rahman@ergo.com.sg

ERGO

www.ergo.com.sg

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From: Selamatshahh Zainal [mailto:Selamatshahh.Zainal@ethozgroup.com]
Sent: Tuesday, 19 February, 2019 5:43 PM
To: ERGO Insurance Pte. Ltd. (Claims Department)
Subject: Request TP Claim Survey for GBG8577P

Hi Motor Claim,

*Please assist to make arrangement for TP survey **GBG8577P** accident on 07/11/2018. Claiming against your insured **XE3516Z**. A copy of the accident report and estimate is enclosed. Vehicle can be survey at Ethoz 30 Bukit Batok Crescent.*

Before we proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, we shall proceed to repair the vehicle without further reference to you.

Warmest regards,

Selamatshahh Zainal
Senior Executive
Motor Claims Operations

ETHOZ

ETHOZ GROUP LTD

30 Bukit Batok Crescent Singapore 658075

HP: 9624 8656 | DID: 6654 7519 | Fax: 6654 7542

Website: www.ethozgroup.com



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www.avg.com

Nivitha (LKK Auto)

From: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>
Sent: Friday, 22 February 2019 1:14 PM
To: admin-d@lkkauto.com
Cc: sur@lkkauto.com; Survey Report (ERGO Insurance Pte. Ltd.)
Subject: PRS IRO GBG8577P | OI : XE3516Z | DOA: 07/11/18 | ERGO REF: CDMCG18001150/SL/sa
Attachments: OI SAS.PDF; TP SAS.PDF; Request TP Claim Survey for GBG8577P (1.67 MB)

Hi,

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 to be the "Single Joint Expert".

Please conduct this survey request on without prejudice basis and to try finalise with the repairer on the repairs.
(Note: Conflicting Versions. Please do note on the date of loss)

Attached are the necessary documents for your further actions.

Kindly acknowledge receipt of this email.

NOTE: Please assist to quote our ref as the subject matter, when forwarding the Preliminary Reports / Survey Reports.

Thank you

Siti A' thikah
Claims Department

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five
Singapore 038985
DID : +65 6829 9170
Siti.Rahmani@ergo.com.sg

ERGO

www.ergo.com.sg

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From: Selamatshahh Zainal [mailto:Selamatshahh.Zainal@ethozgroup.com]
Sent: Wednesday, 20 February, 2019 10:11 AM
To: ERGO Insurance Pte. Ltd. (Claims Department)
Subject: RE: Request TP Claim Survey for GBG8577P | ERGO CLAIM REF:CDMCG18001150/SL/sa

Dear Siti,

Thank you for your prompt reply. Please make arrangement for LKK Auto Consultants to conduct the survey at Ethoz Bukit Batok.

Warmest regards,

Selamatshahh Zainal
Senior Executive
Motor Claims Operations

ETHOZ

ETHOZ GROUP LTD

30 Bukit Batok Crescent Singapore 658075

HP: 9624 8656 | DID: 6654 7519 | Fax: 6654 7542

Website: www.ethozgroup.com



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

Sent: Wednesday, February 20, 2019 9:50 AM

To: Selamatshahh Zainal <Selamatshahh.Zainal@ethozgroup.com>

Cc: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>; ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Subject: RE: Request TP Claim Survey for GBG8577P | ERGO CLAIM REF:CDMCG18001150/SL/sa

WITHOUT PREJUDICE

Dear Sir,

We acknowledged receipt of your email below for the PRS request as below.

In compliance with "State Courts Practice Directions Amendment No.1 of 2016", do select an assessor from the list below.

| | | |
|---|-----|--|
| 1 | AIS | Automobile Inspection Services Pte Ltd |
| 2 | FTA | FormTeam Consultancy Pte Ltd |
| 3 | IAS | Infiniti Appraisal Service |
| 4 | JPK | JP Knights Pte Ltd |
| 5 | LBS | L.B.S Auto Consultants Pte Ltd |
| 6 | LKK | LKK Auto Consultants Pte Ltd |
| 7 | PS | Priority Services |
| 8 | VAC | Vicom Ltd |

Kindly let us have your reply on the selection of the surveyor.

Thank you

Siti A'ithikah
Claims Department

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five
Singapore 038965
DID: +65 6829 9170
Siti.Rahman@ergo.com.sg

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From: Selamatshahh Zainal [mailto:Selamatshahh.Zainal@ethozgroup.com]

Sent: Tuesday, 19 February, 2019 5:43 PM

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

Subject: Request TP Claim Survey for GBG8577P

Hi Motor Claim,

Please assist to make arrangement for TP survey **GBG8577P** accident on 07/11/2018. Claiming against your insured **XE3516Z**. A copy of the accident report and estimate is enclosed. Vehicle can be survey at Ethoz 30 Bukit Batok Crescent.

Before we proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, we shall proceed to repair the vehicle without further reference to you.

Warmest regards,

Selamatshahh Zainal

Senior Executive

Motor Claims Operations

ETHOZ

ETHOZ GROUP LTD

30 Bukit Batok Crescent Singapore 658075

HP: 9624 8656 | DID: 6654 7519 | Fax: 6654 7542

Website: www.ethozgroup.com



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Auto
Consultants
Pte Ltd

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

Our Ref: CC4/EGH19003389/R1hb3

29 April 2019

TWINTOWN CONSTRUCTION PTE LTD
50 LIM CHU KANG LANE 3
SINGAPORE 718883

Dear Sir/Madam,

ACCIDENT INVOLVING XE3516Z & GBG8577P ON 07/11/2018

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 10/05/2019, 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,


KHANCHNA
Case Handler
DID: 6841 2360
FAX: 6741 4108
EMAIL: vicalpeh@lkkauto.com

c.c. *ERGO INSURANCE COMPANY LIMITED*
(Motor Claims Dept)

Letter of Demand

Your Ref : *XE3516Z*
Our Ref : **OCR/07112018/TP-10172**
Date : 15/04/2019

ERGO INSURANCE PTE. LTD.
5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE
Singapore - 038985

Attn : **Motor Claim Department**
Subject : **ACCIDENT INVOLVING VEHICLE NUM : GBG-8577-P, XE3516Z ON 07/11/2018**
AT PIE TUAS MERGING LANE FROM TOH TUCK AVE

Dear Sir / Madam,

We would like to append our losses as follows :-

| | AMOUNT (\$) |
|--|-------------|
| 1. Repair Cost | 1,551.50 |
| 2. Loss Of Use (4 days) - <i>1 weekend</i> | 480.00 |
| 3. Miscellaneous <i>GIA Fee</i> | 2.00 |

TOTAL **2,033.50**

Enclosed : Copies of Repair Cost Invoice, GIA Search Invoice & GIA Report for your perusal and kind attention.

Kindly look into the matter and revert to us as soon as possible.

Thank you,

Yours faithfully,

Yee Jing Yee
CLAIM DEPARTMENT

DID : 6654 *7562*

FAX : *6654 7540*

EMAIL : jingyeu.yee@ethozgroup.com

TAX INVOICE

STAMFORD TYRES INTERNATIONAL PTE LTD
19 LOK YANG WAY
SINGAPORE - 628635

Tax Invoice : WS 1904/OFM0523
Invoice Date : 15-Apr-2019
Ref. No. : 18110265
GST No. : M2-0057587-3

Page 1

VEHICLE NO. : GBG-8577-P
ACCIDENT DATE : 07/11/2018

MAKE & MODEL : TOYOTA DYNA 150 (EURO 6) 3.0 DIESEL G (M)

| Description | Qty | Unit Price(S\$) | Amount (S\$) |
|---|-----|-----------------|--------------|
| BEING REPAIR COST FOR THE ABOVE VEHICLE | | | 1,450.00 |
| 7 % GST | | | 101.50 |

Total (S\$) 1,551.50

E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ GROUP LTD

No receipt will be issued.

TERM OF PAYMENT STRICTLY 30 DAYS FROM DATE OF INVOICE.

Computer generated document no signature required.

CONTACT : YEE JING YEU
DID : 6654_7622
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your Invoice No. on the back of your cheque.

Customer Name : STAMFORD TYRES INTERNATIONAL PTE LTD
Reference No. : 18110265
Tax Invoice : WS 1904/OFM0523
Invoice Date : 15-Apr-2019
Invoice Amount : S\$ 1,551.50
Payment Due Date : 14-May-2019
Cheque No. : _____

ETHOZ GROUP LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-18-171818
Date of Request: 07/11/2018

Your Ref No: Online Purchase

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Enquiry Date: 07/11/2018
Enquiry By: Hasbullah Bin Maspot
TP Vehicle No.: XE3516Z
Accident Date: 07/11/2018

Enquiry Result

| TP Vehicle No. | Insurer | Period of Insurance | Insurer Tel. No. |
|----------------|--------------------------|-----------------------|------------------|
| XE3516Z | ERGO Insurance Pte. Ltd. | 02/10/2018-01/10/2019 | 6829 9199 |

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-18-171818

Date of Request: 07/11/2018

Your Ref No:

Online Purchase

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Enquiry Date: 07/11/2018
Enquiry By: Hasbullah Bin Maspot
Vehicle No: XE3516Z
Accident Date: 07/11/2018

| DESCRIPTION | AMOUNT (S\$) |
|----------------------------------|--------------|
| TP Insurer Enquiry | 1.87 |
| GST Amount | 0.13 |
| Total Amount Due (GST Inclusive) | 2.00 |

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

Jia Le (LKK Auto)

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Thursday, 4 July 2019 3:13 PM
To: Jia Le (LKK Auto)
Cc: Phoebe Xie
Subject: RE: Your ref: XE 3516Z Our ref: GBG 8577P (ERGO REF: CDMCG18001150)

Hi Carlor,

Please reject.

Thank you

Warmest Regards,
Ivy Yong
ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five
Singapore 038985
DID: +65 6829 9197
ivy.yong@ergo.com.sg

ERGO

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From: Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]
Sent: Tuesday, July 02, 2019 1:53 PM
To: ERGO Insurance Pte. Ltd. (Claims Department); Jeannie Cheng
Subject: RE: Your ref: XE 3516Z Our ref: GBG 8577P (ERGO REF: CDMCG18001150)

Dear Sirs/Madam,

We have checked with third party and they are no any video footage for this case.

Based on the below email, we are view that our insured is not liable as third party is emerging from slip road.
Thus, we would like to reject the third party claim.

Kindly let us have your approval/instruction.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

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

Sent: Friday, 17 May, 2019 4:49 PM

To: Yee Jing Yeu; Vic (LKKAuto)

Subject: RE: Your ref: XE 3516Z Our ref: GBG 8577P (ERGO REF: CDMCG18001150)

WITHOUT PREJUDICE

Hi Jane,

Any footage? Reports and damages support our insured's version your client is emerging from slip road.

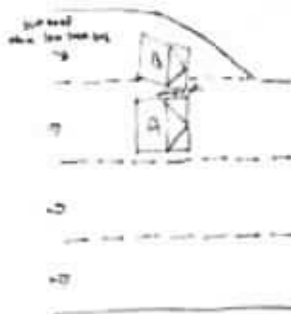


SWITCHER

PIE TOWARDS TUAS CROSS JUNCTION

Vehicle A - 48 354 E

Vehicle B - 66 857 P



Circumstances of Accident

I WAS DRIVING ALONG PIE TOWARDS TUAS. I WAS ON THE EXTREME LEFT LANE. WHILE DRIVING STRAIGHT AHEAD. AT THE POINT WHERE THE SLIP ROAD FROM TOH TUCK AVENUE ON MY LEFT, SUDDENLY I FELT AN IMPACT ON THE LEFT SIDE OF MY VEHICLE. I ALIGHTED FROM MY VEHICLE AND REALISED IT WAS A VEHICLE WITH LICENCE PLATE NUMBER (GBG857P) THAT CAME OUT FROM THE SLIP ROAD, IGNORED THE GIVE WAY LINE AND CAUSED THE COLLISION TO THE LEFT FRONT PORTION OF MY VEHICLE. THEN THE INDIAN NATIONALITY DRIVER RESISTED TO EXCHANGE OF PARTICULARS AND ASKED ME TO PROCEED WITH INSURANCE CLAIM.

Please note that our above settlement is made on a without prejudice basis and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum.

Steve Lim
Manager - Claims

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five
Singapore 038985
DID.: +65 6829 9197
Fax.: +65 6829 9247
steve.lim@ergo.com.sg

ERGO

www.ergo.com.sg

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From: Yee Jing Yeu [<mailto:JingYeu.Yee@ethozgroup.com>]

Sent: Friday, 17 May, 2019 4:25 PM

To: Steve Lim; Vic (LKKAuto)

Subject: Your ref: XE 3516Z Our ref: GBG 8577P

Dear Steve/ Vic,

We refer to the above matter.

We would appreciate if you could expedite the claim and revert an offer to us.

Hope to hear from you soon.

Thank you.

Warmest regards,
Jane Yee
Claims Settlement

ETHOZ

ETHOZ GROUP LTD

22 Tampines Street 92 Singapore 528876

DID: 6654 7562 | Fax: 6654 7540

Website: www.ethozgroup.com



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Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Thursday, 4 July 2019 3:29 PM
To: Yee Jing Yeu
Subject: RE: Your ref: XE 3516Z Our ref: GBG 8577P (ERGO REF: CDMCG18001150)

Without Prejudice

Dear Sirs/Madam,

ACCIDENT INVOLVING XE 3516Z & GBG 8577P ON 07/11/2018

We refer to the above matter.

Based on the reports and damages of our insured vehicle, we are view that our insured is not liable as third party is emerging from slip road.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's claim.

Thank you.

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Yee Jing Yeu [mailto:JingYeu.Yee@ethozgroup.com]
Sent: Tuesday, 2 July 2019 12:20 PM
To: Jia Le (LKK Auto)
Subject: RE: Your ref: XE 3516Z Our ref: GBG 8577P (ERGO REF: CDMCG18001150)

Dear Carlor,

We does not have video footage for this case.

Thank you

Warmest regards,

Jane Yee

Claims Settlement

ETHOZ

ETHOZ GROUP LTD

22 Tampines Street 92 Singapore 528876

DID: 6654 7562 | Fax: 6654 7540

Website: www.ethozgroup.com



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

Affiliated to Federation Internationale Des Experts En Automobile

ERGO INSURANCE PTE LTD

Ref : CC4/EGI19003389/R1db3q2

5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE
SINGAPORE 038985

Date : 17-07-2019



Code : EGI

1. Policy Particulars :- THIRD PARTY CLAIM

| | | | |
|--------------|---------------|----------------|------------|
| Insured Veh. | XE 3516Z | Veh. Inspected | GBG 8577P |
| Policy No. | DMCG18003766 | Coverage (\$) | 0.00 |
| Claim No. | CDMCG18001150 | Excess (\$) | 0.00 |
| Assign From | | Assign Date | 22/02/2019 |

2. Vehicle Particulars & Condition

| | | | |
|--------------|---------------------|--------------|----------|
| Make & Model | TOYOTA DYNA 150 5MT | c.c | 2982 |
| Engine No. | HIDDEN | Year of Reg. | 2017 |
| Chassis No. | JTFAT35Y10K209299 | Colour | RED |
| Odometer | 36255 | Steering | IN ORDER |
| Brakes | IN ORDER | Modification | NIL |
| General | FAIR | | |

3. Conditions of Tyres

| | Size | Make | Balance |
|----------------|--------------|-------------|---------|
| R/H Front Tyre | 185/85 R15 | BRIDGESTONE | 6 mm |
| L/H Front Tyre | 185/85 R15 | BRIDGESTONE | 6 mm |
| R/H Rear Tyre | 155 R12C (D) | BRIDGESTONE | 5/5 mm |
| L/H Rear Tyre | 155 R12C (D) | BRIDGESTONE | 5/5 mm |

4. Description of Damages

| |
|--|
| THE VEHICLE SUSTAINED DAMAGES AT THE REAR O/S PORTION.
DAMAGES SEE DETAILS. |
|--|

5. General Information

| | | | |
|----------------|--|-----------------|------------|
| Accident Date | 07/11/2018 | Inspection Date | 22/02/2019 |
| Survey held at | ETHOZ GROUP LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075 | | |

5a. Remarks

| |
|--|
| A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS. |
|--|

5b. Estimate Days of Repair

| | |
|-------------------------------------|----------------|
| ESTIMATED NORMAL PERIOD FOR REPAIR: | 3 Working Days |
|-------------------------------------|----------------|

**LKK Auto Consultants Pte Ltd**

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

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. GBG 8577P

| Qty | Description of Parts | Condition | Estimate By Workshop (\$) | Our Adjusted (\$) |
|---|--|---------------|---------------------------|-------------------|
| | <u>REPLACEMENT OF PARTS</u> | | | |
| 1 | REAR TAILGATE DOOR PANEL (N) (CONSISTENT) | BENT | 1,200.00 | 1,200.00 |
| 1 | REAR END PANEL (N) (CONSISTENT) (NPA) | NOT NECESSARY | - | - |
| | LESS 10% DISCOUNT | | - | -120.00 |
| | | | 1,200.00 | 1,080.00 |
| | <u>SPECIAL NETT ITEMS</u> | | | |
| 1 | REAR ADVERTISEMENT (SN) (CONSISTENT) | NECESSARY | 300.00 | 200.00 |
| 1 | 70KM/H STICKER (SN) (CONSISTENT) | NECESSARY | 15.00 | 15.00 |
| 1 | TAILGATE ALUMINIUM PANEL (SN) (CONSISTENT) | SERVICEABLE | 400.00 | - |
| | | | 715.00 | 215.00 |
| | <u>LABOUR</u> | | | |
| | LABOUR TO FACILITATE REPAIR. | | 500.00 | 300.00 |
| | TO RESPRAY AFFECTED AREAS. | | 500.00 | 250.00 |
| | | | 1,000.00 | 550.00 |
| | GRAND TOTAL | | 2,915.00 | 1,845.00 |
| RECOMMENDED COST OF LUMP SUM REPAIRS
(TO ITS PRE-ACCIDENT CONDITION) | | | | 1,450.00 |

Report Ref No. CC4/EGI19003389/R1db3q2

MOHAMMED RASUL BIN MOHD YUNUS

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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