B.S. CASE OWNER	P:	CC 4/861 190	4492,	Gas d	DAC:
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Pre-assign / CCU	/FTE			Registered in Merin	peq
Company of the Compan	Xo X	2943			
Insured Vehicle N	0. 1		Claim No.		
Name of Insured	: Ut HVY U	ently of the	Policy No.		
Insured Tel No.		HP:	Make / Model	6	
Excess Sec II :SS		D.O.A: 11/3 2019			
Is driver the owner			Place of Accid	ont :	
	6	Nature of Accident	***************************************		
If NO, Driver Na					HA REPORT YES / NO
Driver Tel	NO.V.	(V/L:(YES / NO-)	Insured Liabili	y: %	Final? Yes/No
STH AAA	41				→
INSRS: WSP: Tel: Liability: RMKS:	INSRS. WSP: Tel: Liabilit RMKS:		INSRS: WSP: Tel: Liability: RMKS:		INSRS: WSP: Tel: Linbility: RMKS:
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				Final Repair Bill:	
				Car Rental Invoice:	
				Towing Invoice	
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				Medical Bill: PIR:	
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PRELIMINARY ADVICE	Date/Time:	Sent By:		Post-Repair Photos:	~
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	Date/Time: S\$ 5,000	Confirm with:	th or	Confirm by: CTY	
FINAL SETTLEMENT		days) Reduction: Configm with MASS	68: 96"		Email Call
Final Liability:		Assessed) BOLA S/N No.: 15		Email Call	Uni
Repair Cost: 19/5/57	\$\$5,350,00	Dip. (eAsy		II NO or B 28, A88.	118 ;
Loss of Rental (LOR):	S\$ - (days)			
Loss of Use (LOU):	\$\$ 430 (\$ 65 x	1 days)		anny.	
Loss of Income (LOI):	SS (\$ x	days)		La linita	4/190
LOR only LOU only GIA/LTA Search		R + LOI [Tick only one	1		Y V
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FINAL PAYMENT	Date/Time: 28.03.19	Confirm with: 14444		Email Call	
Payee 1:	S\$ 5,771.45	Name 1: CYCLE > CHESCOGE			ly .
en/ce 2: (Strike if N.A.)	SS	Nuts (L.)			
Page 3: (Stribe of N.A.)	100	Name 3:			and the second second second

ASSETTION)	101111100440111 - 013
	134H by:
To Import S of Workshop of	SLH 9494P 100001 XD 72945
Folicy Inc. Sum fusural Make of Veli C lieuth Reco	Claim No XD72948/SL/JC
CA 7 REV	1 REP. / REV 24 HRS 149m@ 12/3/19 Person Contracted Denumber Vehicle IN (OH)
Date/Time	Action/Instruction () Estimate Stit 94948 - X XD ID 948 - NS MAC 13002 & 18 1762 DOA : 02/02/2018
15/3/19	@357pm Renemer agree on direct settlement

Weekend (\$

TOTAL

Lump Sum / LB.I: (\$

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

Your ref:

To Be Advised

Date:

25/03/2019

Our ref:

CC4/EGI19004492/Epa3

The Motor Claims Department M/s ERGO INSURANCE PTE LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SLH 9494P

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 14/03/2019 at the premises of M/s Cycle & Carriage Fulco Motor Dealer Pte Ltd - Ubi and have the following to report:-

Workshop Estimate Amount	: S\$	15,614.00	
Revised Estimate Amount	: S\$	10,521.00	
"Check" Items Amount	: S\$	434.00	
Total (Including Check Items)	: S\$	10,955.00	
Market Value	: S\$	- (es	t.)
LTA Reimbursement Value	: S\$	- (es	t.)
Nett Value	: S\$	- (es	t.)

Description of Damage:

The vehicle sustained damages at the

O/S Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs:

7 days

Yours faithfully,

STEVE CHEN

Licensed Appraiser



CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD EUNOS LINK SERVICE CENTRE



330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

ESTIMATE

Invoice Name & Address	Owner Name & Vehicle Info			
ERGD Insurance Pte Ltd	Cust No/Name	/Mr Li Caihong (loy Chyehong)		
5 Temasek Boulevard #04-01 Suntec Tower Five	Reg No/Reg Date	SLH9494P*1F / 24/11/2016		
	Date In/Mileage	11/03/2019/ 0		
Singapore 038985	Chassis No	MMBSTA13AHH003825		
Attn: Motor Claims	Engine No	3A92UDP2515		
Contact No 68299194	Make/Model	MIT/17MY Attrage 1.2 CVT		
	Colour/Trim	U01 / BK		

ount No	Terms	Date/Time Printed	CSE	Operator		WIP No		
00082	Credit	12/03/2019/ 10:51		303 / Renemer		20429		
		Description of God	ds / Services		Qty	Unit Price	Disc%	Amount
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MIPNT880	88							/ 220.00
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		OTD DH DD	WEATHERSTR	Que's	1.00	135.00		
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TO REPLACE FRONT & REAR RH DOOR, RHR OUTER FENDER, ETC.	AIPNT88088 DIAGNOSTIC/SCANNING AIPNT88088 DIAGNOSTIC/SCANNING AIPNT88088 TO CHECK LIGHTING/WIRING SYSTEM ON RHS AFFECTED AREAS AIPNT88088 TO REMOVE & RE-INSTALL ALL CARPETS/TRIMMING TO GIVE WAY ACCESS REPAIR ON RHS ACCIDENT AFFECTED AREAS AIPNT88088 TO TRANSFER FRONT & REAR DOOR COMPONENTS/MECHANISM AIPNT88088 TO APPLY SEALANT KIT ON NEW REAR WINDSCREEN AIPNT88088 TO INSTALL RIKECOOL SOLAR FILM ON REAR WINDSCREEN AIPNT88088 TO APPLY SEALANT KIT ON NEW & REPAIR PANELS AIPNT88088 TO APPLY SEALANT KIT ON NEW & REPAIR PANELS AIPNT88088 TO REPLACE FRONT & REAR RH DOOR, RHR OUTER FENDER, ETC. TO REPAIR RH CENTER PILLAR POST STRAIGHTEN, REFORM, ALIGN ON RHS ACCIDENT AFFECTED AREAS AIPNT88088 SPRAY PAINTING ON RHS ACCIDENT AFFECTED AREAS AIPNT88088

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD EUNOS LINK SERVICE CENTRE



330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

ESTIMATE

Invoice Name & Address	Owner Name & Vehicle Info			
CROSS Terrores Day Lad	Cust No/Name	/Mr Li Caihong (loy Chyehong)		
ERGO Insurance Pte Ltd 5 Temasek Boulevard #04-01	Reg No/Reg Date	SLH9494P*1F / 24/11/2016		
Suntec Tower Five	Date In/Mileage	11/03/2019/ 0		
Singapore 038985	Chassis No	MMBSTA13AHH003825		
Attn: Motor Claims	Engine No	3A92UDP2515		
Contact No 68299194	Make/Model	MIT/17MY Attrage 1.2 CVT		
	Colour/Trim	U01 / BK		

Account No	Terms	Date/Time Printed	CSE	Operator		WIP No		
F0000082	Credit	12/03/2019/ 10:51		303 / Renemer		20429		
		Description of Good	is / Services		Qty	Unit Price	Disc%	Amount
M JJ5725A2	12	OTR,RH FR W		400	1.00	143.00	0.00	143.00
M JJ7410A9	44XA	RH, TAPE, RR	DOOD SAS	MIC	1.00	29.00	0.00	29.00
M JJ7410A9		RH. TAPE, FR	DOOR SASH	Age .	1.00	29.00	0.00	29.00
M JJ5716A4		HANDLE, RR D	OOR OUTSIX	1/1/	1.00	101.00	0.00	101.0
M JJ5715A9		DH LATCH FD	DOOD X JVI	1	1.00	303.00	0.00	303.0
4 JJ5927A0		SW. KEYLESS	OPERATION /	CONT	1.00	87.00	0.00	87.0
M JJ5370B2		SHIELD RR W	HEELHOUSE >	c Mill	1.00	35.00	0.00	35.0
M JJ5702A1		RH.UPR HING	E.FR DOOR	2 viti	1.00	54.00	0.00	54.0
M JJ5702A1	1000	RH, LWR HING		British Co.	1.00	54.00	0.00	54.0
M JJ5732A1		RH.UPR HING		NIN	1.00	54.00	0.00	54.0
M JJ5702A1		RH,LWR HING		C. R/V.	-1.00	54.00	0.00	54.0
M JJ6131A2		GLASS, RR, WI		W	1.00	599.00	0.00	599.0
		STOPPER, WI		Internal Co	2.00	3.00	0.00	6.0
M JJMR4622		SPACER, RR N			3.00	7 9.00	0.00	27.0
M JJ6102A4				1000	1.00	48.00	0.00	48.0
M JJ5702A1		CHECK, FR DO	DO DOOD)	C 816	1.00	66.00	0.00	66.0
M JJ5757A3		RH, MUULUING	, RR DOOR	tin		74.00		74.0
M JJ5727A2		RH,MLDG,F/L	R WDO BEL	S. 1964 1	1.00	7.1.7.0.7.0		20.0
M JJMR2003		CLIP, BUMPE	R	ort	10.00	2.00	A 47 C/St (Cream)	
M JJ4250D6		WHEEL DISC	HEETH /	AN	1.00	850.00	0.00	850.0
M WYK19550	15	YOKOHAMA 19	95/50/15 E X	n/n	1.00	113.00		113.0
Z NOTES				THURSDE SENTOSA		tants hence	notity	
		3/2019 ALONG KAMPONG	BAHRU ROAL	TOWARDS SENTOSA		ne following:		
		HIRD PARTY				rafter spray paint		
	REPLACE	Comment of the Commen				d part(x) during a meet to confirma		
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					Others (Lui			0.
					Sundry			0.
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Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	5251H
Vehicle Details	
Vehicle No.:	SLH9494P
Vehicle to be Exported:	No
Intended Deregistration Date:	14 Mar 2019
Vehicle Make:	MITSUBISHI
Vehicle Model:	ATTRAGE 1.2 CVT
Primary Colour:	Grey
Manufacturing Year:	2016
Engine No.:	3A92UDP2515
Chassis No.:	MMBSTA13AHH003825
Maximum Power Output:	57.0 kW (76 bhp)
Open Market Value:	\$14,860.00
Original Registration Date:	24 Nov 2016
First Registration Date:	24 Nov 2016
Transfer Count:	0
Actual ARF Paid: Intended PARF Rebate Details	\$5,000.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	23 Nov 2026
PARF Rebate Amount: Intended COE Rebate Details	\$3,750.00
COE Expiry Date:	23 Nov 2026
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$51,507.00
COE Rebate Amount:	\$39,617.00
Total Rebate Amount:	\$43,367.00

The information contained herein is correct as at 14 Mar 2019

OK

- > Back to OneMotoring

* Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars				
Owner ID Type:	Singapore NRIC			
Owner ID: Vehicle Details	5251H			
Vehicle No.:	SLH9494P			
Vehicle to be Exported:	Yes			
Intended Deregistration Date:	31 Mar 2019			
Vehicle Make:	MITSUBISHI			
Vehicle Model:	ATTRAGE 1.2 CVT			
Primary Colour:	Grey			
Manufacturing Year:	2016			
Engine No.:	3A92UDP2515			
Chassis No.:	MMBSTA13AHH003825			
Maximum Power Output:	57.0 kW (76 bhp)			
Open Market Value:	\$14,860.00			
Original Registration Date:	24 Nov 2016			
First Registration Date:	24 Nov 2016			
Transfer Count:	0			
Actual ARF Paid: Intended PARF Rebate Details	\$5,000.00			
PARF Eligibility:	Yes			
PARF Eligibility Expiry Date:	23 Nov 2026			
PARF Rebate Amount: Intended COE Rebate Details	\$3,750.00			
COE Expiry Date:	23 Nov 2026			
COE Category:	A - Car up to 1600cc & 97kW (130bhp)			
COE Period(Years):	10			
QP Paid:	\$51,507.00			
COE Rebate Amount	\$39,388.00			
Total Rebate Amount:	\$43,138.00			

The information contained herein is correct as at 12 Mar 2019

New Cars

Used Cars

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New 10 Years Coe Renewal Toyota Wish L.SA

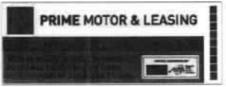
Post an Advertisement Sell it yourself! Advertise it at just

\$58 until it's SOLD!

Advertiser Login

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2.68% p.a. Low Interest III Gv Finance J. Years, Warranty. \$2800 Down Yorkhiy From \$759. GV Credit Pte Ltd Scaraci



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Mitsubishi Attrage

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2 vehicles

Post an Ad

Model

Ways of Selling

Cepreciation

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Status

Search Selection

Mitsubishi Attrage

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Price

Activ

2016

Available

Mitsubishi Attrage 1.2A

\$49,588

\$6,090 /y=

05-Dec-2016

1,193 ct

29.000 km

Anv

Sedan

Anv

Available

10 Years Warranty From C&CI Very Beautiful Unit, New Cor Condition. Well Maintained By Previous Owner. Call Now, Don't Missi

Cycle & Carriage Futor Motor Dealer

Posted: 04-Har-2019

Tags: 2015 Hitsubishi Attrage, 2016 misubishi attrage, Hitsubishi Attrage, misubishi attrage, Misubishi Attrage, attrage, Used Mitsubark

One Of The Best Down To Earth Point A To Point 8 Vehicle. Revised OPC Which You Can Use Full Day On Sat, aun And PH. Amazingly Good Fuel Efficient, 5 Years Unlimited Mileage Warranty And 10 Years Engin...

PERSONAL PROPERTY.

Mitsubishi Attrage 1.2A (OPC) \$37,500

\$5,130 /yr

07-Jan-2016

1.193 ct

48.000 km

Section Available

Posted: 14-Feb-2019 Tapic: 2018 Hisubishi Attrage, 2016 misumishi attrage, Hisubishi Attrage, misubishi attrage, Hisubishi, Attrage, attrage, Coed Misubishi

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20 * results/page

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Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

12 Mar 2019 / 08:21:34

Receipt Date/Time: 12 Mar 2019 / 08:21:34

Tax Invoice/Receipt

Receipt No.: ITNET-00000-190312-000196

Previous Receipt No.

Liekin	us neceipt No.				
S/N	Item Description/		Amount	GST	Amount
	Business Transaction Reference		Before	Amount	After GST
	No.		GST (S\$)	(S\$)	(S\$)
Resu	It of Insurance Enquiry - XD7294S				
As at	11 Mar 2019/15:35:00				
insura	ance Co: ERGO INSURANCE PTE. L'	TD.			
	Insurance Enquiry - XD7294S				
	Enquiry Fee		7.00	0.49	7.49
	20190312082015230593	200200	2100	8.8	
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
	· Tripley	Paid By			
		24.9	Credit Card:		2000
		xxxxxxxxxxxxx0447	Visa/MasterCard		7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Nivitha (LKK Auto)

From:

Jeannie Cheng <jeannie.cheng@ergo.com.sg>

Sent:

Tuesday, 12 March 2019 11:35 AM

To:

admin-d@lkkauto.com

Cc:

sur@lkkauto.com

Subject:

PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

Attachments:

SLH9494P SAS & Estimates.pdf

HI LKK.

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 try to finalize with the repairer on the repairs. (Note: Our driver has not lodge the accident report to us)

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

Thank you.

Warmest Regards. Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 jeannie cheng@ergo.com.sg

Www.erga.com.sa

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Sent: Tuesday, March 12, 2019 11:29 AM

To: ERGO Insurance Pte. Ltd. (Claims Department) Cc: Chris Bulaclac; Mars Ler; Jeannie Cheng

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

Dear Jeannie,

Kindly appoint LKK Auto Consultants Pte Ltd and arrange survey on 14/03/2019 Thursday 10:00am (customer waiting)

Thank you,

Best Regards,

Renemer Bagang Service Advisor

H/P +65 85523293 D/D 65949166

email: renemer.bagang@ccfulco.com.sg Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 UBI Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

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

Sent: Tuesday, March 12, 2019 11:08 AM

To: Renemer Bagang

Cc: Chris Bulaclac; Mars Ler; Jeannie Cheng

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

WITHOUT PREJUDICE

Dear Sir.

We acknowledged receipt of your email 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

1 AIS	Automobile Inspection Services Pte Ltd
2 FTA	
3 IAS	FormTeam Consultancy Pte Ltd
	Infiniti Appraisal Service
31.10	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

- We acknowledge your interest for direct settlement, our appointed assessor will finalize the cost of repairs and repair period with you.
- Our Insured's driver has not reported the accident to us todate.

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

Thank you.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 jeannie cheng@ergo.com.sg

WWW.Brgo.com.sq

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From: Renemer Bagang [mailto:renemer.bagang@ccfulco.com.sg]

Sent: Tuesday, March 12, 2019 10:56 AM

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

Cc: Chris Bulaclac; Mars Ler

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

Dear Motor Claims,

Our client is looking to make a claim against your insurer for property damage caused to her vehicle.

Please confirm if your insurance company is prepared to engage in a direct settlement for property damage only.

This settlement excludes out client's right to recover further loss arising from rental of alternative / replacement vehicle.

As our client requires the use of a vehicle during this period that her vehicle is in our workshop, our client has will rented a vehicle and will be looking towards your company to make good her loss/rental cost.

Please confirm that you understand that any direct settlement reached for the cost of repairs to our client's vehicle does not prejudice her rights to recover any other damages he has suffered.

Please arrange for Pre-survey (Advance notice required 1 day, vehicle with customer)

Thank you,

Best Regards,

Renemer Bagang
Service Advisor
H/P +65 85523293 D/D 65949166
email : renemer.bagang@ccfulco.com.sg

Cycle & Carriage Fulco Motor Dealer Pte Ltd 330 UBI Road 3 Singapore 408650 Tel: 87461000 Fax: 64875857

Mei Kwan (LKKAuto)

From:

Jeannie Cheng <jeannie.cheng@ergo.com.sg>

Sent:

Tuesday, 2 April, 2019 9:20 AM

To:

Mei Kwan (LKKAuto)

Cc:

Hsiao Tong (LKKAuto); CS A Team; Admin A

Subject:

RE: PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019 | ERGO REF:

XD7294S/SL/JC

Attachments:

XD7294S SAS.PDF

Categories:

HMK

Dear Mei Kwan,

I have attached OI GIA Report for your necessary action.

Thank you.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 DID.: +65 6829 9199 x 194 eannie.cheng@ergo.com.sg

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

Sent: Tuesday, April 02, 2019 9:15 AM

To: ERGO Insurance Pte. Ltd. (Claims Department); Jeannie Cheng

Cc: Hsiao Tong (LKKAuto); CS A Team; Admin A

Subject: RE: PRS IRO SLH9494P | OI: XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

'WITHOUT PREJUDICE' SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

Please conduct this survey request on without prejudice basis and try to finalize with the repairer on the repairs. (Note: Our driver has not lodge the accident report to us)

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.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 jeannie.cheng@ergo.com.sg



www.ergo.com.sg

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From: Renemer Bagang [mailto:renemer.bagang@ccfulco.com.sq]

Sent: Tuesday, March 12, 2019 11:29 AM

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

Cc: Chris Bulaclac; Mars Ler; Jeannie Cheng

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

Dear Jeannie,

Kindly appoint LKK Auto Consultants Pte Ltd and arrange survey on 14/03/2019 Thursday 10:00am (customer waiting)

Thank you,

Best Regards,



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From: Renemer Bagang [mailto:renemer.bagang@ccfulco.com.sq]

Sent: Tuesday, March 12, 2019 10:56 AM

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

Cc: Chris Bulaclac; Mars Ler

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

Dear Motor Claims,

Our client is looking to make a claim against your insurer for property damage caused to her vehicle.

Please confirm if your insurance company is prepared to engage in a direct settlement for property damage only.

This settlement excludes out client's right to recover further loss arising from rental of alternative / replacement vehicle.

As our client requires the use of a vehicle during this period that her vehicle is in our workshop, our client has will rented a vehicle and will be looking towards your company to make good her loss/rental cost.

Please confirm that you understand that any direct settlement reached for the cost of repairs to our client's vehicle does not prejudice her rights to recover any other damages he has suffered.

Please arrange for Pre-survey (Advance notice required 1 day ,vehicle with customer)

Thank you,

Best Regards,

Renemer Bagang Service Advisor H/P +65 85523293

D/D 65949166

email: renemer.bagang@ccfulco.com.sg Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 UBI Road 3 Singapore 408650 Tel : 67461000 Fax : 64875857

This email has been checked for viruses by AVG antivirus software.
www.avg.com

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 9 April 2019 10:31 AM

To:

Renemer Bagang

Cc:

Admin A

Subject:

Your Ref: SLH 9494P *Our Ref: CC4/EGI19004492/Epa3 [ACCIDENT INVOLVING XD

7294S(ERGO) AND SLH 9494P ON 11/03/2019]

Your Ref: SLH 9494P

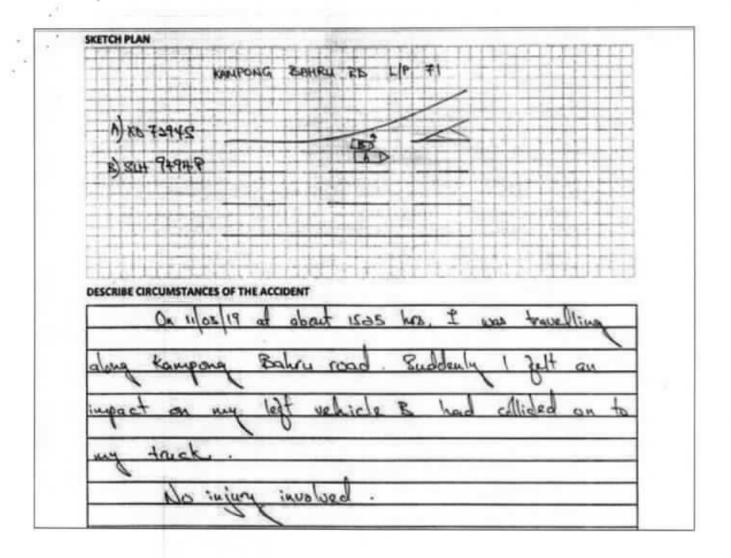
Without Prejudice

Our Ref: CC4/EGI19004492/Epa3

ACCIDENT INVOLVING XD 7294S(ERGO) AND SLH 9494P ON 11/03/2019

We refer to the above matter.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.



We would like to request a copy of your client's car video footage as stated in his GIA report for our necessary action.

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAuto)

From:

Renemer Bagang <renemer.bagang@ccfulco.com.sg>

Sent:

Tuesday, 9 April 2019 10:56 AM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A

Subject:

RE: Your Ref: SLH 9494P *Our Ref: CC4/EGI19004492/Epa3 [ACCIDENT INVOLVING

XD 7294S(ERGO) AND SLH 9494P ON 11/03/2019]

Attachments:

WhatsApp Video 2019-03-11 at 5.14.25 PM.mp4

Dear Hsiao Tong,

As Requested, Please see attached video footage for the above subject.

Thank you,

Best Regards,

Renemer Bagang Service Advisor

H/P +65 85523293 D/D 65949166

email: renemer.bagang@ccfulco.com.sg Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 UBI Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

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

Sent: Tuesday, April 09, 2019 10:31 AM

To: Renemer Bagang

Cc: Admin A

Subject: Your Ref: SLH 9494P *Our Ref: CC4/EGI19004492/Epa3 [ACCIDENT INVOLVING XD 7294S(ERGO) AND

SLH 9494P ON 11/03/2019]

Your Ref: SLH 9494P

Without Prejudice

Our Ref: CC4/EGI19004492/Epa3

ACCIDENT INVOLVING XD 7294S(ERGO) AND SLH 9494P ON 11/03/2019

We refer to the above matter.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.



We would like to request a copy of your client's car video footage as stated in his GIA report for our necessary action.

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 9 April 2019 11:32 AM

To:

Jeannie Cheng

Cc:

CS A Team; Admin A

Subject:

RE: PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019 | ERGO REF:

XD7294S/SL/JC

Attachments:

SLH 9494P vs XD 7294S - TP VIDEO.mp4

Dear Sirs/Mdm,

Attached is a copy of video from third party for your easy reference.

The video shows that our insured lorry changed lane and collided with third party who was driving within his own lane. Liability is not in our driver's favour. We will proceed to negotiate and settle the matter at best with third party.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jeannie Cheng < jeannie.cheng@ergo.com.sg>

Sent: Tuesday, 2 April 2019 9:20 AM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-

a@lkkauto.com>

Subject: RE: PRS IRO SLH9494P | OI: XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

Dear Mei Kwan,

I have attached OI GIA Report for your necessary action.

Thank you.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 DID: +65 6829 9199 x 194 www.ergo.com.sg

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

Sent: Tuesday, April 02, 2019 9:15 AM

To: ERGO Insurance Pte. Ltd. (Claims Department); Jeannie Cheng

Cc: Hsiao Tong (LKKAuto); CS A Team; Admin A

Subject: RE: PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

'WITHOUT PREJUDICE' SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of insured's accident report for our necessary action.

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: Mei Kwan (LKKAuto)

Sent: Monday, 25 March, 2019 2:37 PM

To: 'ERGO Insurance Pte. Ltd. (Claims Department)' < claims@ergo.com.sg>; Jeannie Cheng

<jeannie.cheng@ergo.com.sg>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; CS A Team < cs-a@lkkauto.com >; Admin A < admin-

a@lkkauto.com>

Subject: RE: PRS IRO SLH9494P | OI: XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

'WITHOUT PREJUDICE' SAVE AS TO COSTS

EGI ref: XD7294S/SL/JC

LKK REF: CC4/EGI19004492/Epa3

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SLH 9494P

We have not authorized repairs.

Enclosed for your perusal is:

- · TP estimated cost of repair
- · Preliminary advice

Kindly let us have a copy of insured's accident report for our necessary action.

Please take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jeannie Cheng [mailto:jeannie.cheng@ergo.com.sg]

Sent: Tuesday, 12 March 2019 11:35 AM

To: admin-d@lkkauto.com Cc: sur@lkkauto.com

Subject: PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

HILKK,

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 try to finalize with the repairer on the repairs. (Note: Our driver has not lodge the accident report to us)

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.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 jeannie cheng@ergo.com.sg

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From: Renemer Bagang [mailto:renemer.bagang@ccfulco.com.sq]

Sent: Tuesday, March 12, 2019 11:29 AM

To: ERGO Insurance Pte. Ltd. (Claims Department)
Cc: Chris Bulaclac; Mars Ler; Jeannie Cheng

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

Dear Jeannie,

Kindly appoint LKK Auto Consultants Pte Ltd and arrange survey on 14/03/2019 Thursday 10:00am (customer waiting)

Thank you,

Best Regards,

Renemer Bagang Service Advisor H/P +65 85523293

D/D 65949166

email: renemer.bagang@ccfulco.com.sg Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 UBI Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

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

Sent: Tuesday, March 12, 2019 11:08 AM

To: Renemer Bagang

Cc: Chris Bulaclac; Mars Ler; Jeannie Cheng

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

WITHOUT PREJUDICE

Dear Sir,

We acknowledged receipt of your email 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	

- We acknowledge your interest for direct settlement, our appointed assessor will finalize the cost of repairs and repair period with you.
- · Our Insured's driver has not reported the accident to us todate.

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

Thank you.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Ternasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 jeannie.cheng@ergo.com.sg

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: Renemer Bagang [mailto:renemer.bagang@ccfulco.com.sg]

Sent: Tuesday, March 12, 2019 10:56 AM

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

Cc: Chris Bulaclac; Mars Ler

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

Dear Motor Claims,

Our client is looking to make a claim against your insurer for property damage caused to her vehicle.

Please confirm if your insurance company is prepared to engage in a direct settlement for property damage only.

This settlement excludes out client's right to recover further loss arising from rental of alternative / replacement vehicle.

As our client requires the use of a vehicle during this period that her vehicle is in our workshop, our client has will rented a vehicle and will be looking towards your company to make good her loss/rental cost.

Please confirm that you understand that any direct settlement reached for the cost of repairs to our client's vehicle does not prejudice her rights to recover any other damages he has suffered.

Please arrange for Pre-survey (Advance notice required 1 day, vehicle with customer)

Thank you,

Best Regards,

Renemer Bagang Service Advisor H/P +65 85523293

D/D 65949166

email: renemer.bagang@ccfulco.com.sg Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 UBI Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857





CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD EUNOS LINK SERVICE CENTRE

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

REPAIRER: CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD - EUNOS LINK SERVICE CENTRE

MOTOR VEHICLE CLAIM DISCHARGE VOUCHER

AT	_	B.I	
- 1		ŧΨ	

ERGO INSURANCE PTE LTD

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

OWNER	LI CAIHONG (LOY CHYEHONG)	VEHICLE NO	SLH9494P
VEHICLE MODEL	MITSUBISHI ATTRAGE	THIRD PARTY	XD72945
ACCIDENT DATE	11/03/2019	WIP NO	20429

I/WE CERTIFY THAT THE VEHICLE HAS BEEN FULLY REPAIRED TO MY ENTIRE SATISFACTION AND THE PAYMENT OF REPAIRER'S CHARGES ARE CLAIMABLE UNDER THE POLICY WILL BE DEEMED IN FULL AND THE FINAL SETTLEMENT OF MY CLAIMS.

WY
ED SIGNATURE



Our Ref : SLH9494P Your Ref: XD7294S

June 4, 2019

AR. REGISTERED

LKK Auto Consultants Pte Ltd. 51 Ubi Avenue 1 #01-25 Paya Ubi Industrial Park Singapore 408933

CC: ERGO INSURANCE PTE LTD

Dear Sir/Madam,

Repair Services Rendered to Vehicle Reg. No.SLH9494P – Accident on 11/03/2019 ALONG KAMPONG BAHRU RD TOWARDS SENTOSA

We are pleased to enclose our invoice number 77442837 dated 28/05/2019 amounting as follows:

\$\$ 5350.00 Cost of Repair S\$ 420.00 Loss of USE 07 days x S\$60/DAY 7.45 LTA Search Fee

> S\$ 5777.45 **Grand Total**

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein.

Thank you.

Yours sincerely

Cycle & Carriage -Fulco Motor Dealer Pte Ltd Eunos Service Centre

Encs.



Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 9 April 2019 11:45 AM EEHUP@SINGNET.COM.SG

To: Subject: ACCIDENT INVOLVING XD 7294S(ERGO) AND SLH 9494P ON 11/03/2019

Attachments:

SLH 9494P vs XD 7294S - TP VIDEO.mp4

Your Ref: XD 72945

Our Ref: CC4/EGI19004492/Epa3

M/s EE Hup Construction Pte Ltd

Dear Sirs/Madam,

ACCIDENT INVOLVING XD 7294S(ERGO) AND SLH 9494P ON 11/03/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer. ERGO Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SLH 9494P against your insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLH 9494P. Kindly refer to the attached video footage from SLH 9494P for your easy reference. As per video footage, third party vehicle was driving within his own lane, your lorry and encroached into third party's lane and resulted the accident. As such, we are of the view that liability is not in your driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

LETTER OF AUTHORITY

COLORAIT INIVOLVING	SLH94	94P	AND	XD7294S		ON_	11/3/	2019
ACCIDENT INVOLVING	Own Vehicle's			Other Vehicle's No	umber		Date Of A	ccident
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BY THE LETTER OF AUT	THORITY , I/We		ш	Name of Policy Holder			111	
				Hallie of Follows				
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			Address of	Policy Holder				
Owner of Vehicle Regi	istration Number	SLH94		10 10 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	uthorize Cy	/cle & Ca	arriage-Ful	co Motor
Dealer Pte Ltd. to act	for me with respec	t to my c	lwn Vehicle Numbe laim for repai	r cost and Car Ren	tal and/or l	Loss of U	Jse ("claim	")
for my vehicle	SLH9494P	that was	damaged.					
ALTERNATION OF THE PROPERTY OF	Own Vehicle Number							
that they deem fit an receive payment furt Cycle & Carriage-Fulc on my behalf is on a	her to settlement o	heque/s	of my claim w	ith payment being ledge that any set	g made in fa	avour of e worksh	nop may re	ach
of the vehicle/s is con	ncerned.							
	Dated this	11	Day of	MARCH	(Month	, ,	2019	(Year)
	by					1	3/5	ERVICE .
	NG (LOY CHYEHON				Si	igned by	" The Wor	kshop"
Signed B	By Claimant/Policy	Holder			-	0	WASTERNAM !	**************************************



CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD EUNOS LINK SERVICE CENTRE



330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

TAX INVOICE

GST Reg No : 19-9707303-Z

: 199707303Z	Owner Name & Vehicle Info
Invoice Name & Address ERGO Insurance Pte Ltd 5 Temasek Boulevard #04-01 Suntec Tower Five Singapore 038985 Attn: Motor Claims Contact No 68299194	Cust No/Name /Mr Li Caihong (loy Chyehong Reg No/Reg Date SLH9494P*1F / 24/11/2016 Date In/Mileage 11/03/2019/ 50268 Chassis/Package MMBSTA13AHH003825 /DC15(F) Engine No 3A92UDP2515 Make/Model MIT/17MY Attrage 1.2 CVT Colour/Trim U01 / BK

WIP No Invoice/Credit Note N	WIP No	المستوها بالم	Operator	CSE	Data Prime Deleted		
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> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 12 Mar 2019 / 08:21:34

Receipt Date/Time: 12 Mar 2019 / 08:21:34

Tax Invoice/Receipt

Receipt No.: ITNET-00000-190312-000196

Drawing Pagaint No.

Previo	us Receipt No. :			CCT	Amount
S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	After GST (S\$)
	ilt of Insurance Enquiry - XD7294S				
	11 Mar 2019/15:35:00				
Insu	rance Co: ERGO INSURANCE PTE. LT	ID.			
1	Insurance Enquiry - XD7294S Enquiry Fee		7.00	0.49	7,49
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		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
		xxxxxxxxxxxx0447	Credit Card: Visa/MasterCard	0	7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICEDAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAuto)

From:

lvy Yong <ivy.yong@ergo.com.sg>

Sent:

Tuesday, 27 August 2019 2:06 PM

To:

Asher Sng (LKKAuto) Phoebe Xie: Pauline Soh

Subject:

RE: [MANDATE REQUEST] RE: PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019|

ERGO REF: XD7294S/SL/JC

Attachments:

TP LOD.PDF; LKK Inspection.pdf; LKK Adjustment.pdf; LKK Survey Photo.pdf

Follow Up Flag: Flag Status: Follow up Flagged

Hi Asher,

Approved

Data Classification: Confidential, C3

Warmest Regards, lvy 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.erap.com.sq

ERGO

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

Sent: Tuesday, 27 August, 2019 2:05 PM To: Phoebe Xie: Pauline Soh: Ivv Yong

Subject: [MANDATE REQUEST] RE: PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

Your ref: XD7294S/SL/JC

Our ref: CC4/EGI19004492/Eea3q2

Dear Sirs,

ACCIDENT ON 11/03/2019 INVOLVING XD 7294S (OI) & SLH 9494P (TP)

We refer to the above matter.

The accident occurred when our insured changed lane and hit third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer " CYCLE & CARRIAGE.FULCO MOTOR DEALER PL" at \$ 5,777.45 (all-in).

The summary is as follows: -

		Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)		\$ 16,706.98	\$ 5,350.00
2. Loss of Use (7days x \$60)		\$ 420.00	\$ 420.00 (7days x \$60)
3. LTA Search Fee		\$ 7.45	\$ 7.45
	Total	\$ 17,134.43	\$ 5,777.45

For your approval please.

Thank You.

Best Regards.

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersna@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Jeannie Cheng < jeannie.cheng@ergo.com.sg>

Sent: Tuesday, 9 April 2019 12:15 PM

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

Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRS IRO SLH9494P | OI: XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

Hi Hsiao Tong,

Noted with thanks.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd. 5 Ternasek Boulevard, #04-01 Suntec Tower Five

Singapore 038985 DID: +65 6829 9199 x 194

pennie cheng@ergo.com.sg

ERGO

www.ergo.com.sg

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

Sent: Tuesday, April 09, 2019 11:32 AM

To: Jeannie Cheng Cc: CS A Team; Admin A

Subject: RE: PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019| ERGO REF: XD7294S/SL/JC

Dear Sirs/Mdm.

Attached is a copy of video from third party for your easy reference.

The video shows that our insured lorry changed lane and collided with third party who was driving within his own lane. Liability is not in our driver's favour. We will proceed to negotiate and settle the matter at best with third party.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jeannie Cheng < jeannie.cheng@ergo.com.sg>

Sent: Tuesday, 2 April 2019 9:20 AM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com; CS A Team < cs-a@lkkauto.com; Admin A < admin-a@lkkauto.com>

Subject: RE: PRS IRO SLH9494P | OI: XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

Dear Mei Kwan,

I have attached OI GIA Report for your necessary action.

Thank you.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Ternasek Boulevard, #04-01 Suntec Tower Five Singapore 038985
DID +65 6829 9199 x 194
jeannie.cheng@ergo.com.sg

ERGO

www.ergo.com.sg

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

Sent: Tuesday, April 02, 2019 9:15 AM

To: ERGO Insurance Pte. Ltd. (Claims Department); Jeannie Cheng

Cc: Hsiao Tong (LKKAuto); CS A Team; Admin A

Subject: RE: PRS IRO SLH9494P | OI: XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

'WITHOUT PREJUDICE' SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

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

From: Mei Kwan (LKKAuto)

Sent: Monday, 25 March, 2019 2:37 PM

To: 'ERGO Insurance Pte. Ltd. (Claims Department)' < claims@ergo.com.sg>; Jeannie Cheng

<jeannie.cheng@ergo.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRS IRO SLH9494P | OI: XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

'WITHOUT PREJUDICE' SAVE AS TO COSTS

EGI ref: XD7294S/SL/JC

LKK REF: CC4/EGI19004492/Epa3

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SLH 9494P

We have not authorized repairs.

Enclosed for your perusal is:

TP estimated cost of repair

Preliminary advice

Kindly let us have a copy of insured's accident report for our necessary action.

Please take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jeannie Cheng [mailto:jeannie.cheng@ergo.com.sg]

Sent: Tuesday, 12 March 2019 11:35 AM

To: admin-d@lkkauto.com Cc: sur@lkkauto.com

Subject: PRS IRO SLH9494P | OI : XD7294S | DOA: 11/03/2019 | ERGO REF: XD7294S/SL/JC

HILKK,

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 try to finalize with the repairer on the repairs. (Note: Our driver has not lodge the accident report to us)

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.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 jeannie cheng@ergo.com.sg

ERGO

www.ergo.com.sg

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From: Renemer Bagang [mailto:renemer.bagang@ccfulco.com.sg]

Sent: Tuesday, March 12, 2019 11:29 AM

To: ERGO Insurance Pte. Ltd. (Claims Department)
Cc: Chris Bulaclac; Mars Ler; Jeannie Cheng

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

Dear Jeannie,

Kindly appoint LKK Auto Consultants Pte Ltd and arrange survey on 14/03/2019 Thursday 10:00am (customer waiting)

Thank you,

Best Regards,

Renemer Bagang
Service Advisor
H/P +65 85523293 D/D 65949166
email : renemer.bagang@ccfulco.com.sg
Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 UBI Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857 From: ERGO Insurance Pte. Ltd. (Claims Department) [mailto:claims@ergo.com.sg]

Sent: Tuesday, March 12, 2019 11:08 AM

To: Renemer Bagang

Cc: Chris Bulaclac; Mars Ler; Jeannie Cheng

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

WITHOUT PREJUDICE

Dear Sir,

We acknowledged receipt of your email 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	

- We acknowledge your interest for direct settlement, our appointed assessor will finalize the cost of repairs and repair period with you.
- Our Insured's driver has not reported the accident to us todate.

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

Thank you.

Warmest Regards, Jeannie Cheng ERGO Insurance Pte. Ltd.

5 Termasek Boulevard, #04-01 Suntec Tower Five Singapore 038985 jeannie, cheng@ergo.com.sg

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: Renemer Bagang [mailto:renemer.bagang@ccfulco.com.sg]

Sent: Tuesday, March 12, 2019 10:56 AM

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

Cc: Chris Bulaclac; Mars Ler

Subject: RE: Accident On 11/03/2019 Involving Our Insured SLH9494P And Your Insured XD7294S

Dear Motor Claims,

Our client is looking to make a claim against your insurer for property damage caused to her vehicle.

Please confirm if your insurance company is prepared to engage in a direct settlement for property damage only.

This settlement excludes out client's right to recover further loss arising from rental of alternative / replacement vehicle.

As our client requires the use of a vehicle during this period that her vehicle is in our workshop, our client has will rented a vehicle and will be looking towards your company to make good her loss/rental cost.

Please confirm that you understand that any direct settlement reached for the cost of repairs to our client's vehicle does not prejudice her rights to recover any other damages he has suffered.

Please arrange for Pre-survey (Advance notice required 1 day ,vehicle with customer)

Thank you,

Best Regards,

Renemer Bagang Service Advisor H/P +65 85523293

D/D 65949166

email: renemer.bagang@ccfulco.com.sg Cycle & Carriage Fulco Motor Dealer Pte Ltd

330 UBI Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

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This email has been checked for viruses by AVG antivirus software.	
www.avg.com	



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

To: M/s ERGO INSURANCE PTE LTD

Date: 09/09/2019

THIRD PARTY DIRECT SETTLEMENT

Volsiele Ne	XD 7294S (Insd Veh)		Your Ref. No. : XD7294S/SL/JC		
Vehicle No.	SLH 9494P	(TP Veh)	Our Ref. No. : CC4/EGI19004492/Eea3q2		
Date of Accident	11/3/2019				

Liability		100%	
Final Repair Cost	: \$	5,350.00	
Loss of Use	: \$		days
Rental (If any)	: \$	420.00	7 days
Others:	: \$	7.45	
	: \$		
		5,777.45	
Final Settlement Sum	: \$	5,777.45	
Remarks			

Pay	yment Instruction: Payee's Breakdown		
1)	CYCLE & CARRIAGE.FULCO MOTOR DEALER PTE LTD	: \$	5,777.45
		: \$	

JOANNE LEE LKK Auto Consultants Pte Ltd



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 A	Automobile
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ERGO INSURANCE PTE LTD

Ref:

CC4/EGI19004492/Eea3q2

5 TEMASEK BOULEVARD #04-05 SUNTEC TOWER FIVE



	O5 SUNTEC TOW GAPORE 038985	ER FIVE	Date: 09-09-2019	
31140	O/ 11 O/ 12 000000		Code: EGI	
1.		Policy Particula	ers :- THIRD PARTY CLA	M
	Insured Veh.	XD 7294S	Veh. Inspected	SLH 9494P
	Policy No.	DMFG18004774	Coverage (\$)	0.00
	Claim No.	XD7294S/SL/JC	Excess (\$)	0.00
	Assign From	JEANNIE CHEONG	Assign Date	12/03/2019
2.		Vehicle Pa	articulars & Condition	
	Make & Model	MITSUBISHI ATTRAGE	c.c	1193
	Engine No.	HIDDEN	Year of Reg.	2016
	Chassis No.	MMBSTA13AHH003825	Colour	GREY
	Odometer	49397	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Con	ditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	195/50 R15	BRIDGESTONE	7 mm
	L/H Front Tyre	195/50 R15	BRIDGESTONE	7.mm
	R/H Rear Tyre	195/50 R15	BRIDGESTONE	7 mm
	L/H Rear Tyre	195/50 R15	BRIDGESTONE	7 mm
4.	DAY SERVE TO	Descri	ption of Damages	State of Vancer
	THE VEHICLE SU	STAINED DAMAGES AT THE	O/S BODY.	
	DAMAGES SEE D	ETAILS.		
5.	General Information			
	Accident Date	11/03/2019	Inspection Date	14/03/2019
	Survey held at	CYCLE & CARRIAGE FULC	O MOTOR DEALER PL	
		NO.330 UBI ROAD 3 SINGAPORE 408650		
5a.			Remarks	10 10 10 10 10 10 10 10 10 10 10 10 10 1
		ON WAS CONDUCTED ON A"		
5b.			ate Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	7 Working Day	5



LKK Auto Consultants Pte Ltd

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLH 9494P

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	PANEL, QTR, OTR RH (SN)	DENTED	756.00	756.00
1	RH, RR DOOR PANEL ASS (SN)	DENTED	791.00	791.00
1	OTR, RH RR WEATHERSTRIP (SN)	NOT NECESSARY	135.00	
1	RH, FR DOOR PANEL ASS (SN)	DENTED	986.00	986.00
1	OTR, RH FR WEATHERSTRIP (SN)	NOT NECESSARY	143.00	
1	RH, TAPE, RR DOOR SAS (SN)	NECESSARY	29.00	29.00
1	RH, TAPE, FR DOOR SASH (SN)	NECESSARY	29.00	29.00
1	HANDLE, RR DOOR OUTSI (SN)	NOT NECESSARY	101.00	
1	RH, LATCH FR DOOR (SN)	NOT NECESSARY	303.00	
1	SW, KEYLESS OPERATION (SN)	CUT	87.00	87.00
1	SHIELD, RR WHEELHOUSE (SN)	NOT NECESSARY	35.00	
1	RH, UPR HINGE, FR DOOR (SN)	NOT NECESSARY	54.00	
1	RH, LWR HINGE, FR DOOR (SN)	NOT NECESSARY	54.00	
1	RH, UPR HINGE, RR DOOR (SN)	NOT NECESSARY	54.00	
1	RH, LWR HINGE, RR DOOR (SN)	NOT NECESSARY	54.00	
1	GLASS, RR WINDOW (SN)	NOT NECESSARY	599.00	
2	STOPPER, WINDSHIELD G @\$3.00 (SN)	NECESSARY	6.00	6.00
3	SPACER, RR WINDOW @\$9.00 (SN)	NECESSARY	27.00	27.00
1	CHECK, FR DOOR (SN)	NOT NECESSARY	48.00	
1	RH, MOULDING, RR DOOR (SN)	NOT NECESSARY	66.00	
1	RH, MLDG, F/DR WDO BEL (SN)	NOT NECESSARY	74.00	
10	CLIP, BUMPER @\$2.00 (SN)	NECESSARY	20.00	20.00
1	WHEEL, DISC (SN)	CUT	850.00	850.00
1	YOKOHAMA 195/50/15 E (SN)	NOT NECESSARY	113.00	
			5,414.00	3,581.00
	LABOUR			
	DIAGNOSTIC / SCANNING.		250.00	250.00
	TO CHECK LIGHTING / WIRING SYSTEM ON RHS AFFECTED AREAS.		100.00	80.00

Report Ref No. CC4/EGI19004492/Eea3q2



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

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5,000.00

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	TO REMOVE & RE-INSTALL ALL CARPETS / TRIMMING TO GIVE WAY ACCESS REPAIR ON RHS ACCIDENT AFFECTED AREAS.		1,200.00	600.00
	TO TRANSFER FRONT & REAR DOOR COMPONENTS / MECHANISM.		1,200.00	600.00
	RO REPLACE REAR WINDSCREEN.		300.00	300.00
	TO APPLY SEALANT KIT ON NEW REAR WINDSCREEN.		100.00	100.00
	TO INSTALL RIKECOOL SOLAR FILM ON REAR WINDSCREEN.		220.00	220.00
	TO APPLY SEALANT KIT ON NEW & REPAIR PANELS.		300.00	300.00
	WHEEL ALIGNMENT.		180.00	180.00
	TO REPLACE FRONT & REAR RH DOOR, RHR OUTER FENDER, ETC. TO REPAIR RH CENTER PILLAR POST STRAIGHTEN, REFORM, ALIGN ON RHS ACCIDENT AFFECTED AREAS.		4,200.00	3,000.00
	SPRAY PAINTING ON RHS ACCIDENT AFFECTED AREAS.		2,100.00	1,260.00
	WHEEL BALANCING.		50.00	50.00
			10,200.00	6,940.00
	GRAND TOTAL		15,614.00	10,521.00

Report Ref No. CC4/EGI19004492/Eea3q2

RECOMMENDED COST OF LUMP SUM REPAIRS

(TO ITS PRE-ACCIDENT CONDITION)

1

CHEN TSUE YEE

Automotive Assessor

Amast T

HO LEONG CHUAN

Automotive Assessor

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