

Date: 3/12/2019

M/s:

ERGO INSURANCE PTE LTD

5 TEMASEK BOULEVARD

#04-01 SUNTEC TOWER FIVE

Singapore 038985

Attn: Motor Claims Department

Dear Sir/ Madam,

Accident involving vehicle SJN7666R and GBA5074A on 17/03/2019

I am the owner of vehicle no SJN7666R which was involved in an accident with your insured vehicle no GBA5074A

The accident was caused solely by your insured's negligence. I am therefore, seeking compensation from you for my financial loss as itemised below:

a)	Repair Cost/ Excess	S\$ 26,287.72
b)	Loss of Use/ Rental of vehicles for <u>12</u> day(s) @ S\$ <u>80</u> per day	S\$ 960.00
c)	LTA GIA Search Fees	S\$ 2.00
d)	Administrative Charges	S\$ —
e)	Others	S\$ —
TOTAL		S\$ 27,249.72

I enclose herewith copy of the following: (please tick the appropriate boxes)

<input checked="" type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input checked="" type="checkbox"/>

Repair Invoice

Policy Excess Invoice

Rental Invoice

Certificate of Insurance

<input checked="" type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

~~LTA~~ GIA Search Receipt

NRIC/ Driving License

GIA Report

Survey Report

All payment should be made in my favour and the said payment as full and final settlement of my claim.

Please acknowledge receipt and let me have your favourable reply soon.

My Contact Details are as follow;

Tel: —

HP No: 8488 7666

Address: 985 BUKIT TIMAH ROAD #08-06 S (S89627)

E-mail Address: WEI CHEONG.LOW@gmail.com

Sincerely



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/EGI19005384/T1ha3

18 April 2019

SYSTEM CLEANING & SUPPLIES PTE LTD
6001 BEACH ROAD
#02-29
GOLDEN MILE TOWER
SINGAPORE 199589

Dear Sir/Madam,

ACCIDENT INVOLVING GBA5074A & SJN7666R ON 18/03/2019

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 01/05/2019, 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)

Motor Image Enterprises Pte Ltd

☐ Toa Payoh Service Center, 19, Lorong 8, Toa Payoh, Singapore 319255

☒ Leng Kee Service Center, 25, Leng Kee Road, Singapore 159097

Type of Claim:

☒ Third Party (Direct Settlement)

☐ Own Damage (Recovery Claim)

ACCIDENT INVOLVING VEHICLE REGISTRATION

No. **SJN 7666R**

AND

GBA 5074A

ON

17/3/2019

AT

DUNEARN ROAD

1. I, the owner of vehicle no. **SJN 7666R** hereby instruct you and authorise you to act for me with respect to the following:
 - (a) To submit my claims for all losses including uninsured loss, rental car charges, medical fees, excess payment and cost of repairs.
 - (b) To settling my claim as they deem fit, including settling the matter on basis of my contributory negligence if any.
 - (c) To receive payment for settlement of my claim where all payment is to be made payable to the repair workshop for cost of repairs and other uninsured losses.
 - (d) To sign discharge voucher on my behalf.
2. I further acknowledge that any settlement that workshop may reach on my behalf is on a without prejudice basis and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle is concerned.
3. In the event that I am required to attend meetings, interviews, court and/or provide statements or any information in connection with my claim, I shall render full cooperation.
4. In the event that my claim against the third party or his insurers is not successful or cannot be proceeded with or if any settlement is not honoured or satisfied by the third party or his insurers, I authorise you to revert to my own insurers for the cost of repairs and any losses recoverable under my policy of insurance. In this respect, I understand and accept that the excess amount applicable under the policy of insurance shall be borne by me.
5. If for whatever reason, my insurers reject my claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I agree and undertake to pay the difference between what was claimed and paid out by the insurers or the full amount of my repair bill and survey fees and any other expenses reasonably incurred on my behalf or to pay you the difference in amount, as the case may be.
6. I undertake to state truthfully and to make full and frank disclosure of all facts leading up to and of the accident and of any action and/or omissions in connection with my part in the accident. If any facts stated are inaccurate and my claim cannot be paid out or fails, I agree that I shall be liable to you for the repair and other costs incurred by you.
7. I further undertake to sign any document or discharge voucher that is required for the purposes of my claim and if as a result of my failure to do so, my claim cannot be paid out or is delayed, I agree that I shall be liable to you for the repair and other costs incurred by you.
8. I understand that the claim for loss of use of my vehicle will be based on the number on the days estimated by the surveyor in his report for the required repair. The actual number of days may be more due to unavailability of parts, weekend, holidays and other operational exigencies and I accept that it may not be possible to claim for these extra days. In addition, any contributory negligence part of my claim can also affect portion of my claim for loss of usage.
9. I shall keep you informed of any correspondence and/or summons that I may receive in connection with the accident before agreeing to pay or receive any monies due under this claim.
10. In the event, the insurers pay the claimed amount to me instead of you, I will inform you as soon as possible and reimburse you for the repair and other costs incurred by you.
11. For successful recovery of upfront Excess payment by claimant, the workshop shall effect refund accordingly to the mode of upfront payment.
 - a) For upfront Excess payment by credit card, the refund shall be credited to the respective Credit Card Account via Credit Card Company handling the transaction.
 - b) For Excess payment by cash, the workshop shall refund the amount to the claimant via cheque payment.

Claimant's Particulars		Authorized Workshop	
Name	LOW WEI JIANG	Company Name	MOTOR/MAGE
Address	985 BUKIT TIMAH ROAD #01-06	Claim Officer's Name	DENNIS LEONG
Telephone No	5(584627)	Telephone No	6703 8161
Date	12/4/2019	Date	12/4/2019
Company Stamp (For Co Regn Vehicle)	Authorized Signature	Claim Officer Signature	
			

ERGO

ERGO Insurance Pte. Ltd.
1 Temasek Boulevard
04-04 Suntec Tower Two
Singapore 038903
Tel: +65 6829 1199
Fax: +65 6829 0248
Claims Tel: +65 6829 0170
Claims Fax: +65 6829 0247
Co. Reg. No. 1993052111

www.ergo.com.sg

DISCHARGE VOUCHER

I/We, **LOW WEI CHEONG (S7305394C)** hereby agree to accept the sum of **SINGAPORE DOLLARS: TWENTY SEVEN THOUSAND TWO HUNDRED FORTY-NINE AND CENTS SEVENTY-TWO ONLY (S27,249.72)**, in full and final settlement of all claims for damages, costs & disbursements arising out of an accident on **17.03.2019** involving **SJN7666R / GBA5074A** at/along **DUNEARN ROAD**.

I /We agree that the said sum is paid without admission of liability and on the part of ERGO Insurance Pte.Ltd./INSURED/INSURED DRIVER, respectively in respect of the said loss and for damage whether now or hereafter to become manifest, and is accepted by me to the intent that the said ERGO Insurance Pte.Ltd./INSURED/INSURED DRIVER, be absolutely and finally discharged from all claims whatsoever which I now or hereafter may have arising out of or connected with or traceable to the said accident. I/We also declare that I/We am/are the person entitled to receive the above compensation.

This discharge is not to be construed as an admission of liability on the part of ERGO Insurance Pte.Ltd./INSURED/INSURED DRIVER, and shall not be used as evidence in any claims/actions which may be lodged by or against them.

I/We hereby authorize you to make payment in favour of: **MOTOR IMAGE ENTERPRISES PTE LTD**

Dated this 4 day of March 2020

CLAIMANT:

Signature: 

Name: LOW WEI CHEONG

(Please endorse with company stamp, if applicable)

NRIC No: S7305394C

Address: 985 BUKIT TIMAH RD
#08-06 S(589027)

WITNESS:

Signature: 

Name: DENNIS LEONG JIA HUI

NRIC No: G28/0243M

Address: 25 LENA KEE S(159097)



**Motor Image Enterprises Pte Ltd**

19 Lorong 8 Toa Payoh Singapore 319255
Service Centre Tel: (65) 6703 8101 / 102 Fax: (65) 6253 5535
25 Leng Kee Road Singapore 159097
Service Centre Tel: (65) 6703 8163 Fax : (65) 6479 1137
Website: www.motorimage.net

**TAX INVOICE**

GST Reg No. M2-0076975-9
Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M192829

**For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.**

DATE REC'D: 28-Mar-2019

SERVICE ADVISOR: DENNIS

JOB No.: M185177

MILEAGE: 40950

ID:

NAME: ERGO INSURANCE PTE LTD
ADDRESS: 5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE. S(038985)
TELEPHONE: 6829 9199/200
MODEL: FORESTER 2.0I-L AWD CVT
ENGINE No.: FB20YA52841
CHASSIS No.: JF1SJ5KC5HG093125
REGISTRATION No.: SJN7666R

ITEMS	CODE	DESCRIPTION OF REPAIRS	AMOUNT
1	REMARK	REPLACE FRONT BUMPER,BUMPER BEAM,BRKT LHS,BRKT RHS ,BONNECT,FRT GRILL,HEADLAMP AND ETC	2,800.00
2	REMARK	REMOVE AND REFIX EXHAUST	
3	REMARK	REMOVE & REFIX A/CON CONDENSER & RADIATOR TO FACILITATE REPAIR	220.00
4	REMARK	REMOVE AND REFIX WIRE HARNESS	300.00
5	REMARK	REMOVE AND REFIX DASHBOARD	400.00
6	REMARK	REMOVE AND REFIX SEAT BEALT,MODULE & RESET	430.00
7	REMARK	REMOVE AND REPLACE DRIVER & PASSENGER AIRBAG & RESET	500.00
8	REMARK	COOLING SYSTEM PRESSURE TEST	100.00
9	REMARK	TO CONDUCT ANTI RUST COATING	250.00
10	REMARK	NUMBER PLATE	55.00
11	REMARK	SUNDRIES	80.00
12	REMARK	RESPRAY FRT BUMPER,BONNECT,FENDER LH,FENDER RH AND BUMPER BEAM	1,760.00
13	REMARK	TO CONDUCT FRONT LIGHTING TEST	150.00
14	REMARK	TO CONDUCT THIRD PATRTY CLAIM - ERGO INSURANCE ACCIDENT DATE:17/03/2019 TIME:0000HRS	
15	REMARK	LOCATION:DUNEARN ROAD	
16	REMARK	VEHICLE B :GBA5074A	
17	INS01	FOR ACCIDENT CAR OR REPAIR JOB QUOTATION, AN ADMINISTRATIVE CHARGE WILL BE IMPOSED IF VEHICLE	
18	INS02	IS WITHDRAW AND TOWED OUT FOR REPAIR. REFER TO STANDARD RATE CHART (REF. 0338).	
19	INS03	STORAGE CHARGES OF \$30/DAY WILL BE IMPOSED FROM THE DATE OF CONFIRMATION OF AUTHORISATION BY THE	
20	INS04	SURVEYOR SHOULD THE OWNER DECIDE NOT TO CARRY OUT THE REPAIR IN MOTORIMAGE ENTERPRISES PTE LTD.	



Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Service Centre Tel (65) 64170100/101 Fax (65) 62535535
25 Leng Kee Road Singapore 159097
Service Centre Tel (65) 64764776 Fax (65) 64791137
Website: www.motorimage.net



TAX INVOICE

GST Reg No. M2-0076975-9
Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M192829

**For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.**

DATE REC'D: 28-Mar-2019

SERVICE ADVISOR: DENNIS

JOB No.: M185177

MILEAGE: 40950

ID:

NAME: ERGO INSURANCE PTE LTD
ADDRESS: 5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE. S(038985)
TELEPHONE: 6829 9199/200
MODEL: FORESTER 2.0I-L AWD CVT
ENGINE No.: FB20YA52841
CHASSIS No.: JF1SJ5KCSHG093125
REGISTRATION No.: SJN7666R

ITEMS CODE	DESCRIPTION OF REPAIRS	AMOUNT
21	INS05 INSTRUCTIONS WILL BE TAKEN FROM THE OWNER ONLY. IF IT IS NOT POSSIBLE, AN AUTHORISATION LETTER FROM	
22	INS06 THE OWNER IS REQUIRED.	
23	INS07 CUSTOMER ARE INFORMED AND ACCEPT THAT NUMBER OF DAYS FOR LOSS OF USE IS BASE ON THE FOLLOWING:	
24	INS08 NO.OF DAYS FOR LOSS OF USE RECOMMENDED BY INS.CO. APPOINTED SURVEYOR NO FURTHER CLAIM CAN BE ALLOWED	
25	INS09 CUST ACK THAT CLAIMS NOT EXCEEDING \$3,000 & ABOVE WILL HAVE TO BE REFER TO FIDREC DIRECTLY.	
	TOTAL(LABOUR)	7,045.00
1	GAUGE AY-OIL LVL EG	20.16
	11139AA050(Qty : 1 @ 25.20 each(Discount 20.00%))	
2	BRACKET ASSY-COLLECTOR COVER	20.16
	14032AA120(Qty : 1 @ 25.20 each(Discount 20.00%))	
3	GROM-COLL COVER	11.52
	14096AA020(Qty : 2 @ 7.20 each(Discount 20.00%))	
4	ELEM CP-OIL FILTER XV (S/P-\$9.5)	11.52
	15208AA160(Qty : 1 @ 14.40 each(Discount 20.00%))	
5	COVER BELT-ALTERNATOR	52.44
	23774AA050(Qty : 1 @ 65.55 each(Discount 20.00%))	
6	RELAY ASSY	8.96
	25230AA190(Qty : 1 @ 11.20 each(Discount 20.00%))	
7	SEN REPAIR S/A	435.20
	27549AL000(Qty : 1 @ 544.00 each(Discount 20.00%))	
8	RADIATOR ASSY (SUPP)	633.60
	45111SG000(Qty : 1 @ 792.00 each(Discount 20.00%))	
9	FAN	43.20
	45121FJ000(Qty : 1 @ 54.00 each(Discount 20.00%))	



Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Service Centre Tel (65) 64170100/101 Fax (65) 62535535
25 Leng Kee Road Singapore 159097
Service Centre Tel (65) 64764776 Fax (65) 64791137
Website: www.motorimage.net



TAX INVOICE

GST Reg No. M2-0076975-9
Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M192829

**For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.**

DATE REC'D: 28-Mar-2019

SERVICE ADVISOR: DENNIS

JOB No.: M185177

MILEAGE: 40950

ID:

NAME: ERGO INSURANCE PTE LTD
ADDRESS: 5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE. S(038985)
TELEPHONE: 6829 9199/200
MODEL: FORESTER 2.0I-L AWD CVT
ENGINE No.: FB20YA52841
CHASSIS No.: JF1SJ5KC5HG093125
REGISTRATION No.: SJN7666R

ITEMS CODE	DESCRIPTION OF REPAIRS	AMOUNT
10	SHROUD 45122SG000(Qty : 1 @ 86.40 each(Discount 20.00%))	69.12
11	BARKT RAD LWR 45124AG010(Qty : 1 @ 14.40 each(Discount 20.00%))	11.52
12	BRKT RAD UPR 45124SC000(Qty : 1 @ 14.40 each(Discount 20.00%))	11.52
13	BRKT ASSY OIL CLR 45124SG000(Qty : 1 @ 14.40 each(Discount 20.00%))	11.52
14	MOTOR 45131FG003(Qty : 1 @ 272.00 each(Discount 20.00%))	217.60
15	CUSHION 45135AE030(Qty : 1 @ 4.00 each(Discount 20.00%))	3.20
16	CUSHION 45135FE000(Qty : 1 @ 2.40 each(Discount 20.00%))	1.92
17	CAP AY-RAD 45137AE003(Qty : 1 @ 28.80 each(Discount 20.00%))	23.04
18	TANK RESERVE (SUPP) 45150SG001(Qty : 1 @ 61.20 each(Discount 20.00%))	48.96
19	HOSE-RADIATOR INLET (SUPP) 45161SC010(Qty : 1 @ 36.00 each(Discount 20.00%))	28.80
20	PACKING RAD SD 45167SG000(Qty : 1 @ 8.65 each(Discount 20.00%))	6.92
21	PACKING RAD PNL 45167SG010(Qty : 1 @ 18.00 each(Discount 20.00%))	14.40
22	COOLER ATF 45512SG000(Qty : 1 @ 396.00 each(Discount 20.00%))	316.80
23	DUCT AIR INTAKE 46012SG000(Qty : 1 @ 36.00 each(Discount 20.00%))	28.80
24	FRAME LWR B CP	89.60



Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Service Centre Tel (65) 64170100/101 Fax (65) 62535535
25 Leng Kee Road Singapore 159097
Service Centre Tel (65) 64764776 Fax (65) 64791137
Website: www.motorimage.net



TAX INVOICE

GST Reg No. M2-0076975-9
Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M192829

**For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.**

DATE REC'D: 28-Mar-2019

SERVICE ADVISOR: DENNIS

JOB No.: M185177

MILEAGE: 40950

ID:

NAME: ERGO INSURANCE PTE LTD
ADDRESS: 5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE. S(038985)
TELEPHONE: 6829 9199/200
MODEL: FORESTER 2.0I-L AWD CVT
ENGINE No.: FB20YA52841
CHASSIS No.: JF1SJ5KC5HG093125
REGISTRATION No.: SJN7666R

ITEMS CODE	DESCRIPTION OF REPAIRS	AMOUNT
25	51231AG0009P(Qty : 1 @ 112.00 each(Discount 20.00%)) RAD PNL COMPL RPR	288.00
26	53029SG0019P(Qty : 1 @ 360.00 each(Discount 20.00%)) UNDER COVER COM FNA (SUPP)	126.72
27	56410SG050(Qty : 1 @ 158.40 each(Discount 20.00%)) FRT FENDER RH (W/O SIGNAL LP)	216.00
28	57120SG0209P(Qty : 1 @ 270.00 each(Discount 20.00%)) FRT FENDER LH (W/O SIGNAL LP)	216.00
29	57120SG0309P(Qty : 1 @ 270.00 each(Discount 20.00%)) HOOD F CPL	705.60
30	57229SG0009P(Qty : 1 @ 882.00 each(Discount 20.00%)) BUFFER A F HOOD	3.20
31	57254AA011(Qty : 2 @ 2.00 each(Discount 20.00%)) HINGE COMPL F HD RH	34.56
32	57260SG0009P(Qty : 1 @ 43.20 each(Discount 20.00%)) HINGE COMPL F HD LH	34.56
33	57260SG0109P(Qty : 1 @ 43.20 each(Discount 20.00%)) STOPPER	8.64
34	57275SG000(Qty : 2 @ 5.40 each(Discount 20.00%)) LOCK ASSY F HOOD ISR	57.60
35	57310SG020(Qty : 1 @ 72.00 each(Discount 20.00%)) BRKT CORNER F RH	28.80
36	57707SG000(Qty : 1 @ 36.00 each(Discount 20.00%)) BRKT CORNER F LH	28.80
37	57707SG010(Qty : 1 @ 36.00 each(Discount 20.00%)) MOLDING BMPR F	34.56
38	57708SG000A(Qty : 1 @ 43.20 each(Discount 20.00%)) MOULDING BMPR F	34.56
	57708SG010A(Qty : 1 @ 43.20 each(Discount 20.00%))	



Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Service Centre Tel (65) 64170100/101 Fax (65) 62535535
25 Leng Kee Road Singapore 159097
Service Centre Tel (65) 64764776 Fax (65) 64791137
Website: www.motorimage.net



TAX INVOICE

GST Reg No. M2-0076975-9
Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M192829

**For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.**

DATE REC'D: 28-Mar-2019

SERVICE ADVISOR: DENNIS

JOB No.: M185177

MILEAGE: 40950

ID:

NAME: ERGO INSURANCE PTE LTD
ADDRESS: 5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE. S(038985)
TELEPHONE: 6829 9199/200
MODEL: FORESTER 2.0I-L AWD CVT
ENGINE No.: FB20YA52841
CHASSIS No.: JF1SJ5KC5HG093125
REGISTRATION No.: SJN7666R

ITEMS CODE	DESCRIPTION OF REPAIRS	AMOUNT
39	FRT BUMPER 57709SG030A(Qty : 1 @ 594.00 each(Discount 20.00%))	475.20
40	BACK BEAM CPL F 57711SG0009P(Qty : 1 @ 288.00 each(Discount 20.00%))	230.40
41	ENERGY ABSOR F 57722SG020(Qty : 1 @ 126.00 each(Discount 20.00%))	100.80
42	PACKING RAD 57780SG010(Qty : 1 @ 9.00 each(Discount 20.00%))	7.20
43	MUD GUARD ASSY F LH SEE SG030 59110SG031(Qty : 1 @ 86.40 each(Discount 20.00%))	69.12
44	CLIP 59122FA010(Qty : 1 @ 1.40 each(Discount 20.00%))	1.12
45	BELT ASSY F OUT RH 64622SG021VH(Qty : 1 @ 688.00 each(Discount 20.00%))	550.40
46	BELT ASSY F OUT LH 64622SG031VH(Qty : 1 @ 688.00 each(Discount 20.00%))	550.40
47	PAD & FRAME ASSY RHD 66040FJ021(Qty : 1 @ 720.00 each(Discount 20.00%))	576.00
48	CONDENSER ASSY (SUPP) 73210SG011(Qty : 1 @ 579.35 each(Discount 20.00%))	463.48
49	FAN&MOTOR ASSY 73310SG000(Qty : 1 @ 468.00 each(Discount 20.00%))	374.40
50	O RING 806908080(Qty : 1 @ 1.10 each(Discount 20.00%))	0.88
51	BOOT TERMINAL 81611YC000(Qty : 1 @ 7.20 each(Discount 20.00%))	5.76
52	TRAY BATT 82122AG001(Qty : 1 @ 8.00 each(Discount 20.00%))	6.40
53	COVER BATT	23.04



Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Service Centre Tel (65) 64170100/101 Fax (65) 62535535
25 Leng Kee Road Singapore 159097
Service Centre Tel (65) 64764776 Fax (65) 64791137
Website: www.motorimage.net



TAX INVOICE

GST Reg No. M2-0076975-9
Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M192829

**For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.**

DATE REC'D: 28-Mar-2019

SERVICE ADVISOR: DENNIS

JOB No.: M185177

MILEAGE: 40950

ID:

NAME: ERGO INSURANCE PTE LTD
ADDRESS: 5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE, S(038985)
TELEPHONE: 6829 9199/200
MODEL: FORESTER 2.0I-L AWD CVT
ENGINE No.: FB20YA52841
CHASSIS No.: JF1SJ5KCSHG093125
REGISTRATION No.: SJN7666R

ITEMS CODE	DESCRIPTION OF REPAIRS	AMOUNT
54	82123SA003(Qty : 1 @ 28.80 each(Discount 20.00%)) ROD BATT FIX	3.48
55	82161AG001(Qty : 1 @ 4.35 each(Discount 20.00%)) ROD	3.48
56	82161SG000(Qty : 1 @ 4.35 each(Discount 20.00%)) HOLDER ASSY	10.88
57	82184SG000(Qty : 1 @ 13.60 each(Discount 20.00%)) FUSE BOX COVER (BIG HOLE HARN	27.20
58	82243AG010(Qty : 1 @ 34.00 each(Discount 20.00%)) FUSE BOX COVER	11.52
59	82243SG020(Qty : 1 @ 14.40 each(Discount 20.00%)) STRGROLL CONNECT SET	350.88
60	83196FJ020(Qty : 1 @ 438.60 each(Discount 20.00%)) LAMP ASSY HEAD E0F	1,904.00
61	84002SG222(Qty : 1 @ 2380.00 each(Discount 20.00%)) LAMP ASSY HEAD E0F LH	1,904.00
62	84002SG232(Qty : 1 @ 2380.00 each(Discount 20.00%)) HORN ASSY LOW	46.24
63	86012SG000(Qty : 1 @ 57.80 each(Discount 20.00%)) HORN ASSY HIGH	46.24
64	86029FG000(Qty : 1 @ 57.80 each(Discount 20.00%)) MOTOR & PUMP ASSYFR	48.96
65	86611SG000(Qty : 1 @ 61.20 each(Discount 20.00%)) MOTOR & PUMP ASSYRR	51.84
66	86611SG010(Qty : 1 @ 64.80 each(Discount 20.00%)) CAP	5.76
67	86615FJ000(Qty : 1 @ 7.20 each(Discount 20.00%)) TANK (SUPP) HLS	74.88
	86631SG030(Qty : 1 @ 93.60 each(Discount 20.00%))	



Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Service Centre Tel (65) 64170100/101 Fax (65) 62535535
25 Leng Kee Road Singapore 159097
Service Centre Tel (65) 64764776 Fax (65) 64791137
Website: www.motorimage.net



TAX INVOICE

GST Reg No. M2-0076975-9
Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M192829

**For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.**

DATE REC'D: 28-Mar-2019

SERVICE ADVISOR: DENNIS

JOB No.: M185177

MILEAGE: 40950

ID:

NAME: ERGO INSURANCE PTE LTD
ADDRESS: 5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE. S(038985)
TELEPHONE: 6829 9199/200
MODEL: FORESTER 2.0I-L AWD CVT
ENGINE No.: FB20YA52841
CHASSIS No.: JF1SJ5KC5HG093125
REGISTRATION No.: SJN7666R

ITEMS CODE	DESCRIPTION OF REPAIRS	AMOUNT
68	NOZZLE H L WASHER LH 86636SG371(Qty : 1 @ 79.20 each(Discount 20.00%))	63.36
69	NOZZLE COVER ASSY LH PDI PARTS 86636SG390A(Qty : 1 @ 54.00 each(Discount 20.00%))	43.20
70	HOSE ASSY H/L WAS (SUPP) 86655SG150(Qty : 1 @ 64.80 each(Discount 20.00%))	51.84
71	CLIP BMPR X5 909140007(Qty : 4 @ 2.40 each(Discount 20.00%))	7.68
72	CLIP 2PIECE D7 909140038 909140063(Qty : 2 @ 1.80 each(Discount 20.00%))	2.88
73	HOSE CLAMP 909170064(Qty : 1 @ 6.50 each(Discount 20.00%))	5.20
74	GRILLE ASSY F UPRHG 91121SG210A(Qty : 1 @ 150.85 each(Discount 20.00%))	120.68
75	GRILLE ASSY F CTRHG 91121SG240A(Qty : 1 @ 180.00 each(Discount 20.00%))	144.00
76	GRILLE ASSY F LWRHG 91121SG280A(Qty : 1 @ 316.80 each(Discount 20.00%))	253.44
77	BRKT GRILLE LWR NA 91165SG000(Qty : 1 @ 21.60 each(Discount 20.00%))	17.28
78	BKT GRILLE UPP (SUPP) 91165SG020(Qty : 1 @ 10.80 each(Discount 20.00%))	8.64
79	COWL PANEL SD RH 91423SG000(Qty : 1 @ 7.20 each(Discount 20.00%))	5.76
80	COWL PANEL SD LH (SUPP) 91423SG010(Qty : 1 @ 7.20 each(Discount 20.00%))	5.76
81	AIR B MOD ASSY D 98211SG100VH(Qty : 1 @ 2400.00 each(Discount 20.00%))	1,920.00
82	CONT UNIT AB	1,904.00



Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Service Centre Tel (65) 64170100/101 Fax (65) 62535535
25 Leng Kee Road Singapore 159097
Service Centre Tel (65) 64764776 Fax (65) 64791137
Website: www.motorimage.net



TAX INVOICE

GST Reg No. M2-0076975-9
Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M192829

**For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.**

DATE REC'D: 28-Mar-2019

SERVICE ADVISOR: DENNIS

JOB No.: M185177


MILEAGE: 40950

ID:

NAME: ERGO INSURANCE PTE LTD
ADDRESS: 5 TEMASEK BOULEVARD
#04-01 SUNTEC TOWER FIVE. S(038985)
TELEPHONE: 6829 9199/200
MODEL: FORESTER 2.0I-L AWD CVT
ENGINE No.: FB20YA52841
CHASSIS No.: JF1SJ5KC5HG093125
REGISTRATION No.: SJN7666R

ITEMS CODE	DESCRIPTION OF REPAIRS	AMOUNT
83	98221SG190(Qty : 1 @ 2380.00 each(Discount 20.00%)) SENSOR ASSY F SUBSUB	272.00
84	98231SG010(Qty : 2 @ 170.00 each(Discount 20.00%)) AIR B SATL SEN SS	115.20
85	98237SG030(Qty : 1 @ 144.00 each(Discount 20.00%)) AIR B MOD ASSY K	720.00
	98301SG000VH(Qty : 1 @ 900.00 each(Discount 20.00%)) TOTAL(SPARE PARTS)	17,522.96

Subtotal 24,567.96
GST(7%) 1,719.76
TOTAL \$26,287.72


MANAGER

DATE : 03-Dec-2019

CUSTOMER

The customer acknowledges and confirms by taking delivery of the vehicle and/or upon receipt of this invoice, either personally or by an agent that his/her complaints relating to the vehicle have been rectified to his/her satisfaction and that the Company's liability for defective work and/or materials will be limited to rectification works and/or replacement of parts without charge or at discounted charge, at the Company's option. The customer further acknowledges that any discrepancy in this invoice (with the exception of errors and omissions) must be brought to the Company's attention in writing within three(3) days from the date of this invoice failing which it will be deemed correct.

CUSTOMER

Not yet a DUO Member? Join us now at www.DUO.com.sg and start accumulating your points for your invoice today!

Third Party Insurer Enquiry

Our Ref No: GR-19-044276

Date of Request: 20/03/2019

Your Ref No:

Online Purchase

Motor Image Enterprises Pte Ltd
25 Leng Kee Road
Singapore 159097

Dear Sir/Madam,

Enquiry Date: 20/03/2019

Enquiry By: Jeff Teh

TP Vehicle No.: GBA5074A

Accident Date: 17/03/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBA5074A	ERGO Insurance Pte. Ltd.	09/07/2018-08/07/2019	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.

This is a computer generated document and requires no signature.

TAX INVOICE

Our Ref No: GR-19-044276
Date of Request: 20/03/2019

Your Ref No: Online Purchase

Motor Image Enterprises Pte Ltd
25 Leng Kee Road
Singapore 159097

Dear Sir/Madam,

Enquiry Date 20/03/2019
Enquiry By Jeff Teh
TP Vehicle No. GBA5074A
Accident Date 17/03/2019

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:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque

Khanchna (LKK Auto)

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Tuesday, 25 February 2020 4:16 PM
To: Khanchna (LKK Auto)
Cc: Admin A; Phoebe Xie
Subject: RE: [MANDATE REQUEST] - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]
Attachments: DS Supporting docs.pdf; LKK Adjustment Report.pdf; LKK Inspection Report.pdf; LKK Reinspection Photos.pdf; LKK Survey Photos.pdf

Hi Khanchna,

Please proceed.

Thank you

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Surtec Tower Five
Singapore 038685
DID: +65 6829 9197
ivy.yong@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.

EMAIL DISCLAIMER

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



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

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Tuesday, 25 February 2020 1:23 pm
To: Ivy Yong <ivy.yong@ergo.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Phoebe Xie <phoebe.xie@ergo.com.sg>

Subject: [MANDATE REQUEST] - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]

EGI ref: CDMCG19000492/SL/JC
LKK REF: CC4/EGI19005384/T1ha3
=====

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES SJN 7666R (TP) & GBA 5074A (OI) ON 17/03/2019

We refer to the above matter.

Insured driver from minor road turned to main road and Third party going straight. Liability 100% against Insured.

We had informed to the Insured company of the TP claim and NCD issues and they agreed to let Insurance handle.

Summary to offer to repairer **MOTOR IMAGE ENTERPRISES PTE LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/GST)	\$ 40,438.75	\$ 26,287.72
Loss of Use (\$80 x 12 days)	\$ 960.00	\$ 960.00
LTA Search Fee	\$ 2.00	\$ 2.00
TOTAL	\$ 41,400.75	\$ 27,249.72

Breakdown of days is as follows:

*12 days recommendation for repair

Relevant supporting claim documents are attached herewith for your perusal and reference.

For your approval and/or further instructions please.

Thank you.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Thursday, 17 October 2019 5:10 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: RE: [REJECTION APPEAL] - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]

Hi Khanchna

Thanks for update.

Please proceed.

Thank you

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five
Singapore 038985
DID: +65 6829 9197
ivy.yong@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.

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.

Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.

ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.



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

From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: Thursday, 17 October 2019 4:57 pm

To: Ivy Yong <ivy.yong@ergo.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Phoebe Xie <phoebe.xie@ergo.com.sg>

Subject: RE: [REJECTION APPEAL] - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]

Dear Ms. Ivy,

This is to update that we were informed by Focus Auto that our Insured's counter claim has been withdrawn and matter was close on their side with no reasons stated.

We tried contacting Insured company to verify but our calls were unanswered.

Thank you.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)
Sent: Thursday, 17 October 2019 4:12 PM
To: Ivy Yong <ivy.yong@ergo.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: RE: [REJECTION APPEAL] - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]

Dear Ms. Ivy,

Will update you accordingly as soon as we get the update from Insured workshop.

I've informed them that we need an urgent update.

Thank you.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Thursday, 17 October 2019 4:06 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: RE: [REJECTION APPEAL] - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]

Hi Khanchna

Any update for our insured claim against TP ?

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
ERGO Insurance Pte. Ltd.

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

www.ergo.com.sg

ERGO

EMAIL DISCLAIMER

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



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

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Thursday, 17 October 2019 3:56 pm
To: Ivy Yong <ivy.yong@ergo.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: [REJECTION APPEAL] - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]

Dear Ms. Ivy,

We refer to the above matter.

As instructed, we have informed third party repairer on rejection of their claim but they disagree to accept the rejection.

They said that they have received liability clearance via e-mail (as attached) from your good selves dated 27/3/2019 informing them that liability is clear and due to that, they had proceeded to repair the third party vehicle.

Please advise us accordingly.

Thank you.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Wednesday, 16 October 2019 3:22 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: RE: Seeking approval on liability - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]

Hi Khanchna,

Please reject third party claim, meanwhile please check with insured workshop the status of our insured claim against third party.

Thank you

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five
Singapore 038985
DID: +65 6829 9197
ivy.yong@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.

EMAIL DISCLAIMER

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



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

From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: Friday, 13 September 2019 5:11 pm

To: Ivy Yong <ivy.yong@ergo.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Seeking approval on liability - EGI ref: CDMCG19000492/SL/JC [ACCIDENT INVOLVING SJN 7666R & GBA 5074A [Ergo] ON 17/03/2019]

EGI ref: CDMCG19000492/SL/JC

LKK REF: CC4/EGI19005384/T1ha3

Dear Ms. Ivy Yong,

We refer to the above matter.

Based on the third party video footage (as attached), we note that the third party is travelling straight and the traffic light is green in third party's favour, Insured driver emerged out of the minor road to the main road and third party had rear ended Insured vehicle.

We opine that liability is down against Insured vehicle for not ensuring proper lookout and without ensuring it is safe to emerge out from minor road to main road as the traffic light was green in third party's favour.

We also opine that some liability should be placed on Third party driver for not taking any evasive actions to avoid the collision and also for speeding.

As such, based on reasons above and for amicable settlement purposes, we suggest to place 80-100% liability against Insured driver.

Appreciate your views/approval on liability.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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