

To: **ERGO Insurance Pte Ltd**
5 Temasek Boulevard
#04-01 Suntec Tower Five
Singapore 038985

Attn: **Motor Claims Department**

Date: 29th May 2019

Dear Sir/Madam,

Claimant: **Lee Ming Ru, Benedict**
17 Bedok Reservoir View
#05-03 Singapore 478934

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 12/04/2019 at along PIE(Tuas), Paya Lebar Flyover involving our client's vehicle registration number SKE 8400 U and vehicle registration number SGV 4721 C driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1) Vehicle Repair Costs	\$13,000.00
2) Loss of Rental (SGD\$200.00 x 14Days)	\$2,800.00
3) LTA Search Fee	\$7.45
4) Purchase of GIA Report	\$29.00

Total : **\$15,836.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice
- LTA Search Fee Receipt
- Purchase of GIA Report Receipts

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

Elin Cai

Zoom Autowerks Pte Ltd
130 Bedok Reservoir Road, Eunos Spring
#08-1339 Singapore 470130
Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Monday, 19 August 2019 12:31 PM
To: WIND2004SG@GMAIL.COM
Subject: ACCIDENT INVOLVING SGV 4721C & SKE 8400U AND OTHERS ON 12/04/2019

Our Ref: CC4/EG119006723/Uea3

19 AUG 2019

LEE CHEOW BENG

Dear Sir/Madam,

ACCIDENT INVOLVING SGV 4721C & SKE 8400U AND OTHERS ON 12/04/2019

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

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal ERGO INSURANCE PTE LTD.

Please call us if you have further queries.

Yours faithfully,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: Ashersng@lkkauto.com

c.c. *ERGO INSURANCE PTE LTD*
(Motor Claims Dept)



ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 12/04/2019 14:35 along PIE (Tuas) PAMA LEBAR FLYOVER
Involving vehicles SKE 8400 U, SGV 4721 C, SCM 5204 K, SLT 3872 H

In consideration of Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130, repairing my/our motor vehicle no SKE 8400 U at my request, I/We, LEE MING RU BENEDICT ("the claimant") of 17 BEDOK RESERVOIR VIEW #05-03 (S) 498934 (address) bearing NRIC No S 8817464 Z the owner of motor vehicle no SKE 8400 U, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by Zoom Autowerks Pte Ltd.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to Zoom Autowerks Pte Ltd the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into Zoom Autowerks Pte Ltd account. Upon clearance of the said cheque, I/we further authorize Zoom Autowerks Pte Ltd and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to Zoom Autowerks Pte Ltd shall amount to a good discharge of Zoom Autowerks Pte Ltd and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 12 day of 04 (month) 20 19 (year)

Signed by "the claimant"

Name: LEE MING RU BENEDICT

NRIC No: S 8817464 Z



Signed by Zoom Autowerks Pte Ltd

Name: ROLAND TIONG

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

INVOICE

To: **ERGO Insurance Pte Ltd**
5 Temasek Boulevard
#04-01 Suntec Tower Five
Singapore 038985

Invoice No. : ZP0000250
Date : 29/5/2019
VRN : SKE 8400 U
Make & Model : Mini Cooper
DOA : 12/4/2019
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			13,000.00

TOTAL :	\$ 13,000.00
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ZOOM CAR LEASING

Zoom Car Leasing
Registration No.: 5339410M
e-mail : zoomcarleasing@gmail.com

Zoom Autowerks Pte Ltd
Tel: 9450 7920

RENTAL INVOICE

Invoice No. : **INV0000383**
Date : **1/5/2019**
Ref : **SKB 6887 C**
Your Ref : **SKE 8400 U**
Terms : **30Days**

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKB 6887 C (12/04/2019 to 26/04/2019)	\$200.00	14 Days	\$2,800.00

C/O Lee Ming Ru, Benedict
17 Bedok Reservoir View
#05-03 Singapore 478934
Contact : 8533 1523

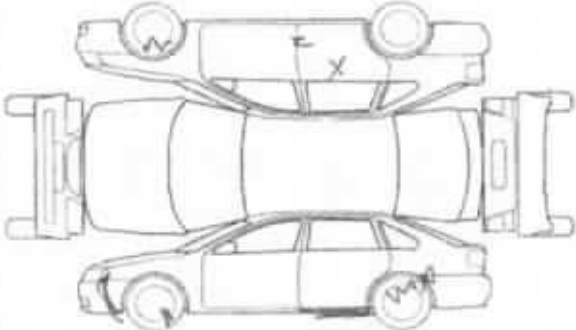
Total	:	\$2,800.00
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(Customer's Signature/Stamp)

**ZOOM CAR
LEASING**

(For Zoom Car Leasing)

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: Lee Ming Pu, Benedict		Vehicle No.: SJB 6887C																					
NRIC/Passport No.: 88817464E		Vehicle Make/Model: Audi A5																					
Address: 17 Bedok Reservoir View #105-03 S(478934)		Date/Time Out: 12/04/2019																					
Tel: 8533 1523		Date/Time In: 26/04/2019																					
Driving License No./Exp.:		<table border="1"> <tr> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> </tr> <tr> <td colspan="5">OUT</td> </tr> </table> <table border="1"> <tr> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> </tr> <tr> <td colspan="5">IN</td> </tr> </table>		E	¼	½	¾	F	OUT					E	¼	½	¾	F	IN				
E	¼	½	¾	F																			
OUT																							
E	¼	½	¾	F																			
IN																							
ADDITIONAL DRIVER'S PARTICULAR		RENTAL CHARGES																					
Name:		Mileage:																					
NRIC/Passport No.:		Mileage:																					
Address:		<table border="1"> <tr> <th>Hours</th> <th>@</th> <th>per hour</th> <th></th> </tr> <tr> <td>14 Days</td> <td>@ \$200</td> <td>per day</td> <td>\$2800</td> </tr> <tr> <td>Weeks</td> <td>@</td> <td>per week</td> <td></td> </tr> <tr> <td>Months</td> <td>@</td> <td>per month</td> <td></td> </tr> </table>		Hours	@	per hour		14 Days	@ \$200	per day	\$2800	Weeks	@	per week		Months	@	per month					
Hours	@	per hour																					
14 Days	@ \$200	per day	\$2800																				
Weeks	@	per week																					
Months	@	per month																					
Tel:		Other Charges																					
Driving License No./Exp.:		Petrol Top-Up																					
(A) - Accident (D) - Dent (S) - Scratch		Sub-total																					
		TOTAL CHARGES \$1000																					
PHYSICAL DAMAGE EXCESS		PRE-PAYMENT																					
<table border="1"> <tr> <td>Singapore - Own Damage</td> <td>\$52,000.00 ✓</td> </tr> <tr> <td>Singapore - 3rd Party</td> <td>\$52,000.00 ✓</td> </tr> <tr> <td>Malaysia*</td> <td>\$58,000.00 ✓</td> </tr> <tr> <td>For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age</td> <td>\$53,000.00 (Additional)</td> </tr> </table>		Singapore - Own Damage	\$52,000.00 ✓	Singapore - 3rd Party	\$52,000.00 ✓	Malaysia*	\$58,000.00 ✓	For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	\$53,000.00 (Additional)	Downpayment and Deposit Amount Refunded Due													
Singapore - Own Damage	\$52,000.00 ✓																						
Singapore - 3rd Party	\$52,000.00 ✓																						
Malaysia*	\$58,000.00 ✓																						
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	\$53,000.00 (Additional)																						
ACKNOWLEDGEMENT		I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.																					
IMPORT NOTE: 1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE 2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing 3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited. 4. In case of accident, the hirer shall report to Zoom Car Leasing immediately.		 Hirer's Signature / Date																					
		  Owner's Signature / Date																					



RECORDS MANAGEMENT CENTRE

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

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

TAX INVOICE

Our Ref No: GR-19-063330
Date of Request: 23/04/2019

Your Ref No: WALK IN ELIN

ZOOM AUTOWERKS PTE LTD
130 BEDOK RESERVOIR ROAD, EUNOS SPRING, #08-1339
SINGAPORE 470130

Dear Sir/Madam,

Your Vehicle No: SKE8400U
Date of Accident: 12/04/2019
Place of Accident: PIE
Involving Vehicle No: SGV4721C, SLM5204K

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

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

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

TAX INVOICE

Our Ref No: GR-19-063331

Date of Request: 23/04/2019

Your Ref No: WALK IN ELIN

ZOOM AUTOWERKS PTE LTD
130 BEDOK RESERVOIR ROAD, EUNOS SPRING, #08-1339
SINGAPORE 470130

Dear Sir/Madam,

Date of Accident: 12/04/2019

Vehicle No: SKE8400U

Place of Accident: PIE(TUAS)PAYA LEBAR FLYOVER

Involving Vehicle No: SGV4721C

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SGV4721C	PIE(TUAS)PAYA LEBAR FLYOVER	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You,

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

Asher Sng (LKKAUTO)

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Monday, 9 December 2019 11:15 AM
To: Asher Sng (LKKAUTO)
Cc: Phoebe Xie
Subject: RE: [MANDATE REQUEST] Your ref : CDMPG19000692/SL/jc, ACCIDENT INVOLVING SKE 8400U AND SGV 4721C ON 12/04/2019
Attachments: LKK INSPECTION.PDF; LKK ADJUSTMENT.PDF; LKK SURVEY PHOTO.PDF; LKK RESURVEY PHOTO.PDF; LKK RESURVEY PHOTO 1.pdf; TP LOD.PDF

Follow Up Flag: Follow up
Flag Status: Flagged

Approved

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.

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From: Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]
Sent: Saturday, 7 December 2019 4:50 pm
To: Ivy Yong <ivy.yong@ergo.com.sg>; Pauline Soh <pauline.soh@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>

Subject: [MANDATE REQUEST] Your ref : CDMPG19000692/SL/jc, ACCIDENT INVOLVING SKE 8400U AND SGV 4721C ON 12/04/2019

Your ref : CDMPG19000692/SL/jc
Our ref : CC4/EGI19006723/Uea3q2

Dear Sirs,

We refer to the above matter.

ACCIDENT INVOLVING SKE 8400U AND SGV 4721C ON 12/04/2019

The said chain collision involved 4 vehicles whereby our insured was the last vehicle swerved and hit a Malaysia bike.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

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 " **ZOOM AUTOWERKS PTE LTD**" at **\$14,436.45 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 26,472.56	\$ 13,000.00
2. Loss of Rental (14days x \$200)	\$ 2,800.00	\$ 1,400.00 (14days x \$100)
3. LTA Search Fee	\$ 36.45	\$ 36.45
Total		\$ 14,436.45

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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

