

INS. CASE OWNER:

CC 4/10/1900 01/10/11

IDAC:

Surveyor:

DOI:

Date / Time:

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

Excess Sec II :SS

Is driver the owner?

If NO, Driver Name / Age:

Driver Tel No.:

HP:

D.O.A: 13/4/19

Nature of Accident:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

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

Insured Liability: % Final ? Yes / No



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call Of:

After call ltr to Of:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to Of:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Repair Cost:

S\$

(

days) Reduction:

%

Confirm by:

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(Agreed / Assessed)

BOLA S/N No.:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

TP/1/19

350

15/8/19

29/9/19 - TP index ✓.

14-08-19 ECU MORDEN ROAD W/O REQUEST TO SUBMIT 4/7 REQUEST.

SMA 33440 - X, SKW 5456J - X



**MODERN AUTOMOTIVE PTE LTD**  
**BLK 3023A UBI ROAD 1 # 01-61**  
**SINGAPORE 408717**

Tel : 6748 4422/ 6745 4422 Fax : 6747- 6720 REG NO 200501102H

**Ergo Insurance Pte Ltd**  
 5 Temasek Boulevard  
 #04-01 Suntec Tower Five  
 Singapore 038985  
 Tel : 6829 - 9170  
 Fax : 6829 - 9247

*Asher*

**Quotation**  
 DATE : 17.04.2019  
 VEH NO : SMA3344D  
 MODEL : BMW 316i  
 D O A : 13.04.2019  
 YR REF : SKW5456J

*WBA3A16050NS38648*

Attn : Motor Claim Dept (Pls arrange vehicle survey & check liability)

**RE : ESTIMATE FOR ACCIDENT REPAIR SMA3344D ( BMW 316i)**

Item	Description	Qty	Amt
<b>NO</b>	<b>LIST ITEMS</b>		
1	Front Bumper <i>Repair</i>	1	1,078.00 *
2	Front Bumper Clips <i>new</i>	1	30.00 ✓
3	Front Bumper Bracket - LH & RH <i>new</i>	2	42.00 ✓
4	Front Bumper Side Retainer - LH & RH <i>new</i>	2	42.00 ✓
5	Head Lamp - RH <i>cut</i>	1	2,226.00 ✓
6	Head Lamp Panel - RH <i>new</i>	1	138.00 *
7	Front Fender - RH <i>Dented</i>	1	735.00 ✓
8	Front Fender Inner Panel - RH <i>Repair</i>	1	1,758.00 *
9	Front Fender Inner Shield - RH (Lower)	1	59.00 ✓
10	Front Fender Inner Shield - RH (Front)	1	122.00 ✓
11	Front Fender Inner Shield - RH (Rear)	1	122.00 *
12	Front Fender Inner Shield Clips - RH <i>new</i>	1 set	30.00 ✓
13	Front Door - RH <i>Repair</i>	1	1,331.00 ✓
14	Front Door Glass Outer Moulding - RH	1	89.00 ✓
15	Front Door Lock - RH	1	302.00 *
16	Front Door Weatherstripe - RH	1	148.00 ✓
17	Front Door Hinges - RH (upper & Lower)	2	118.00 ✓
18	Front Door Checker - RH	1	81.00 *
19	Front Wheel Bearing - RH	1	489.00 ✓
20	Front Suspension - RH	1	589.00 ✓
21	Front Knuckle Arm - RH	1	484.00 *
22	Front Lower Arm - RH	1	282.00 *

*3021*  
*2718.50*

\$ 10,295.00  
 (1,029.50)  
 \$ 9,265.50

**S/ NET ITEMS**

1 Front Wheel Rim - RH *wt* 1

*1500*  
*1000*

*1000*

RE : ESTIMATE FOR ACCIDENT REPAIR SMA3344D ( BMW 316i)

\$ 580.00

Total

\$ 9,845.50

LABOUR CHARGE

1	To knocking & pull out RH side portion & renew above parts	\$	<del>1,000.00</del> 400
2	To putty & spray up paint works	\$	<del>1,000.00</del> 750
3	To check wiring system	\$	30.00 ✓
4	To underseal	\$	3.00 ✗
5	To transfer door fittings	\$	150.00 ✗
6	To remove undercarriage for checking	\$	180.00 ✗
7	4 wheel computer alignment	\$	<del>120.00</del> 80
		\$	2,483.00

1260

Grand Total

**\$ 12,328.50**

GST Will be reflected in the final bills

NOTE : -

PLEASE INFORM US WITHIN 14 DAYS, FROM THE DATE OF THIS LETTER, IN THE EVENT THAT THE OWNER/DRIVER IS IN BREACH OF ITS POLICY WITH YOUR COMPANY, FAILING WHICH WE SHALL HOLD YOUR COMPANY LIABLE FOR ALL COSTS OF REPAIRS, LOSS OF USE AND STORAGE.

total 4978.90  
(P/P)  
05Days.

KKK Auto Consultants hence notify the Reparer of the following:

- To resurvey before/after spray painting
- To display damaged parts during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Reparer

Signature:

Date:

## Hsiao Tong (LKKAuto)

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 29 April 2019 11:27 AM  
**To:** Chin (chin@modernautomotive.com.sg)  
**Cc:** Admin A  
**Subject:** <Request for Video Footage> Your Ref: SMA3344D \*Our Ref: CC4/EG19006920/Apa3 [ACCIDENT INVOLVING SKW 5456J(ERGO) & SMA 3344D ON 13/04/2019 ]

Your Ref: **SMA3344D** Without Prejudice  
Our Ref: CC4/EG19006920/Apa3

Dear Sirs,

### ACCIDENT INVOLVING SKW 5456J(ERGO) & SMA 3344D ON 13/04/2019

We refer to the above matter.

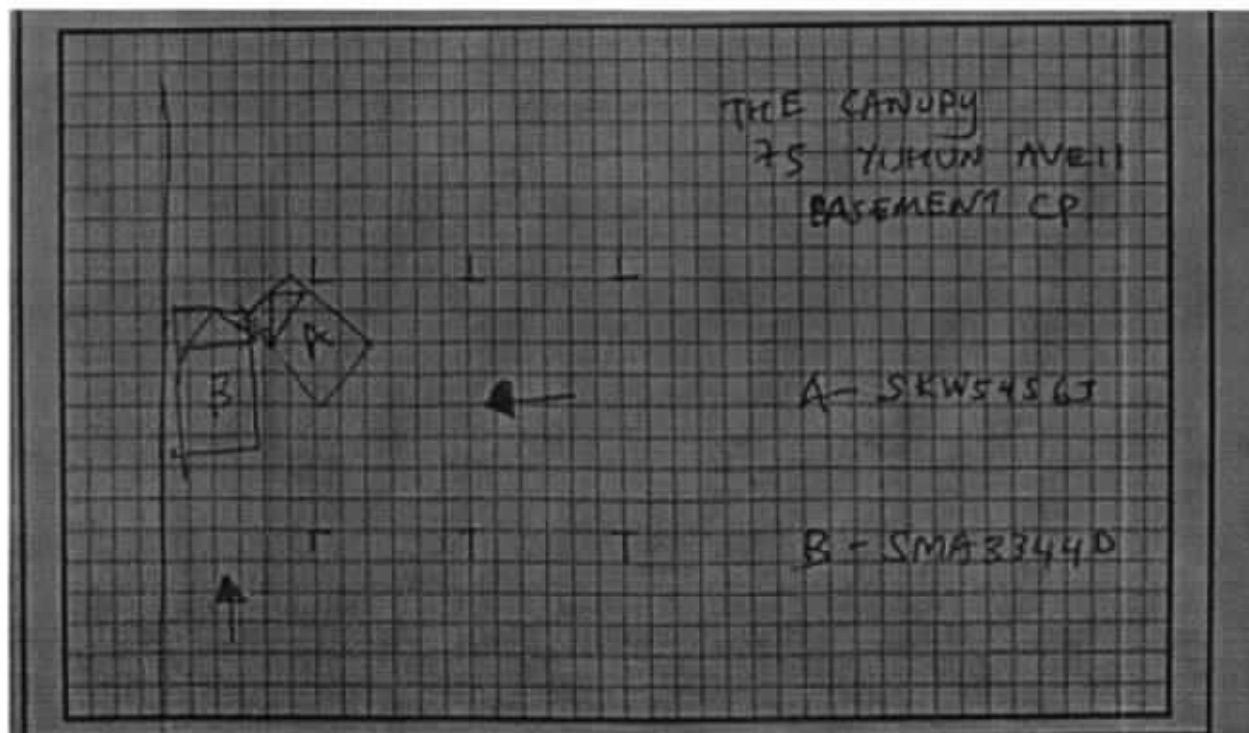
We would like to request a copy of video footage as stated in your client accident report for our necessary action.

Attached here with a copy of our insured driver accident report for your easy reference.

#### ACCIDENT STATEMENT (2000 characters)

I was going to go out from the carpark and upon turning right , suddenly a vehicle hit the front left side of my vehicle. Both of us Drivers exchange contact numbers.

No injury involved.



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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAUTO)

---

**From:** Chin <chin@modernautomotive.com.sg>  
**Sent:** Monday, 29 April 2019 12:11 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: <Request for Video Footage> Your Ref: SMA3344D \*Our Ref: CC4/EGI19006920/Apa3 [ACCIDENT INVOLVING SKW 5456J(ERGO) & SMA 3344D ON 13/04/2019 ]  
**Attachments:** 20190413\_124410\_Forward-camera.mp4

Dear Hsiao

Liability is cleared from Egro.

Hence, please find our client video for your perusal.

Thank you

Regards,  
Grace Chin  
Modern Automotive Pte Ltd  
Blk 3023-A, Ubi Road 1 #01-61  
Singapore 408717

Tel: 6748 4422  
Fax: 6747 6720

---

**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Monday, April 29, 2019 11:27 AM  
**To:** Chin (chin@modernautomotive.com.sg) <chin@modernautomotive.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** <Request for Video Footage> Your Ref: SMA3344D \*Our Ref: CC4/EGI19006920/Apa3 [ACCIDENT INVOLVING SKW 5456J(ERGO) & SMA 3344D ON 13/04/2019 ]

Your Ref: **SMA3344D** Without Prejudice  
Our Ref: CC4/EGI19006920/Apa3

Dear Sirs,

### **ACCIDENT INVOLVING SKW 5456J(ERGO) & SMA 3344D ON 13/04/2019**

We refer to the above matter.

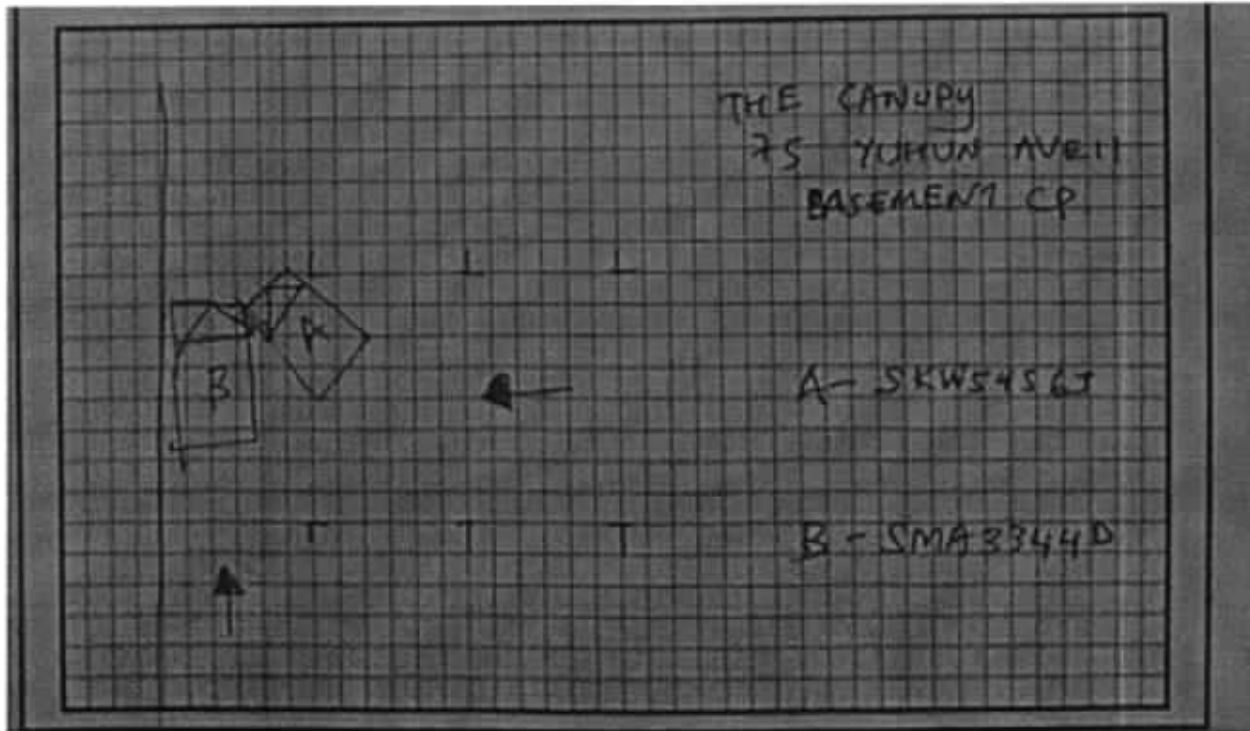
We would like to request a copy of video footage as stated in your client accident report for our necessary action.

Attached here with a copy of our insured driver accident report for your easy reference.

**ACCIDENT STATEMENT (2000 characters)**

I was going to go out from the carpark and upon turning right, suddenly a vehicle hit the front left side of my vehicle. Both of us Drivers exchange contact numbers.

No injury involved.



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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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





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/EG119006920/Apa3

09 MAY 2019

**VIDA MARIE LAU KHAN YEN**  
75 YISHUN AVE 11  
#03-12  
SINGAPORE 768860

Dear Sir/Madam,

**ACCIDENT INVOLVING SKW 5456J & SMA 3344D ALONG/AT CANOPY COMPOUND  
75 YISHUN AVE 11 BASEMENT CP ON 13/04/2019**

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 SMA 3344D against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 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,

CHEW HSIAO TONG  
Case Handler  
DID: 6742 3197  
FAX: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

c.c. *ERGO Insurance Pte Ltd*  
(Motor Claims Dept)

## Nivitha (LKK Auto)

---

**From:** Jeannie Cheng <jeannie.cheng@ergo.com.sg>  
**Sent:** Thursday, 18 April 2019 11:25 AM  
**To:** admin-d@lkkauto.com  
**Cc:** sur@lkkauto.com  
**Subject:** FW: PRS IRO SMA3344D | OI : SKW5456J | DOA: 13/04/2019| ERGO REF: SKW5456J/SL/jc  
**Attachments:** SMA3344D TP Estimate from Modern Automotive.pdf; SMA3344D TP.pdf; SKW5456J OI - Addendum #1.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: Reports not to be released to any Third Party)

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.

P: Grace  
T: 11.31a.m  
V. Out  
E: ✓

Warmest Regards,  
Jeannie Cheng  
ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five  
Singapore 038985  
DID: +65 6829 9199 x 194  
[jeannie.cheng@ergo.com.sg](mailto:jeannie.cheng@ergo.com.sg)

[www.ergo.com.sg](http://www.ergo.com.sg)

# ERGO

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. ERGO is part of Munich Re (Group), one of the world's leading risk carriers.



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

---

**From:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Sent:** Thursday, April 18, 2019 11:22 AM  
**To:** Chin  
**Cc:** Jeannie Cheng; Survey Report (ERGO Insurance Pte. Ltd.)  
**Subject:** RE: TP Claim SMA3344D & SKW5456J - Survey

WITHOUT PREJUDICE

Dear Grace,

We will assign the selected surveyor accordingly.

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  
[jeannie.cheng@ergo.com.sg](mailto:jeannie.cheng@ergo.com.sg)

**ERGO**

[www.ergo.com.sg](http://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.



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:** Chin [<mailto:chin@modernautomotive.com.sg>]  
**Sent:** Thursday, April 18, 2019 11:19 AM  
**To:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Subject:** RE: TP Claim SMA3344D & SKW5456J - Survey

Dear Jeannie

We choose LKK Auto Consultants Pte Ltd to survey our client vehicle.

Thank you

Regards,  
Grace Chin  
Modern Automotive Pte Ltd  
Blk 3023-A, Ubi Road 1 #01-61  
Singapore 408717

Tel: 6748 4422  
Fax: 6747 6720

---

**From:** ERGO Insurance Pte. Ltd. (Claims Department) [<mailto:claims@ergo.com.sg>]  
**Sent:** Thursday, April 18, 2019 11:15 AM  
**To:** Chin <[chin@modernautomotive.com.sg](mailto:chin@modernautomotive.com.sg)>  
**Cc:** Jeannie Cheng <[jeannie.cheng@ergo.com.sg](mailto:jeannie.cheng@ergo.com.sg)>; Survey Report (ERGO Insurance Pte. Ltd.) <[Survey.Report@ergo.com.sg](mailto:Survey.Report@ergo.com.sg)>  
**Subject:** RE: TP Claim SMA3344D & SKW5456J - Survey

**WITHOUT PREJUDICE**

Dear Grace,

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
9	AJAX	AJAX Inspection Services Pte Ltd

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  
DID : +65 6829 9199 x 194  
[jeannie\\_cheng@ergo.com.sg](mailto:jeannie_cheng@ergo.com.sg)

**ERGO**

[www.ergo.com.sg](http://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.



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:** Chin [<mailto:chin@modernautomotive.com.sg>]  
**Sent:** Thursday, April 18, 2019 10:35 AM  
**To:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Subject:** RE: TP Claim SMA3344D & SKW5456J - Survey

Dear Sir

Kindly appoint surveyor to survey our client vehicle on Monday 22.04.2019.

Enclosed our estimate for your perusal and please revert asap.

Thank you

Regards,  
Grace Chin  
Modern Automotive Pte Ltd  
Blk 3023-A, Ubi Road 1 #01-61  
Singapore 408717

Tel: 6748 4422  
Fax: 6747 6720

---

**From:** Steve Lim [<mailto:steve.lim@ergo.com.sg>]  
**Sent:** Thursday, April 18, 2019 9:42 AM  
**To:** Chin ([chin@modernautomotive.com.sg](mailto:chin@modernautomotive.com.sg)) <[chin@modernautomotive.com.sg](mailto:chin@modernautomotive.com.sg)>  
**Cc:** Jeannie Cheng <[jeannie.cheng@ergo.com.sg](mailto:jeannie.cheng@ergo.com.sg)>  
**Subject:** FW: TP Claim SMA3344D & SKW5456J

WITHOUT PREJUDICE

Hi Grace,

Liability clear.

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

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

Steve Lim  
Manager - Claims

ERGO Insurance Pte. Ltd.

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

**ERGO**

[www.ergo.com.sg](http://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:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Sent:** Tuesday, 16 April, 2019 3:16 PM  
**To:** Steve Lim  
**Subject:** FW: TP Claim SMA3344D & SKW5456J

**From:** Chin [<mailto:chin@modernautomotive.com.sg>]  
**Sent:** Tuesday, April 16, 2019 9:29 AM  
**To:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Subject:** Re: TP Claim SMA3344D & SKW5456J

Dear Sir

We refer to the above matter.

Kindly advise liability of the accident for vehicle below:

Your Insured: SKW5456J  
Our Insured: SMA3344D  
DOA: 13.04.2019

We enclosed herewith our client report for your perusal.

Please reply asap.

Thank you

Regards,  
Grace Chin  
Modern Automotive Pte Ltd  
Blk 3023-A, Ubi Road 1 #01-61  
Singapore 408717

Tel: 6748 4422  
Fax: 6747 6720

## Asher Sng (LKKAUTO)

---

**From:** Ivy Yong <ivy.yong@ergo.com.sg>  
**Sent:** Wednesday, 14 August 2019 1:47 PM  
**To:** Asher Sng (LKKAUTO)  
**Subject:** RE: CDMPG19000726 (SKW5456J) TP Veh : SMA3344D \*\*\* LKK REF: CC4/EGI19006920/Aea3

Hi Asher,

We have received LOD from TP workshop.  
Please send us the survey report.  
Thanks

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 8157  
[ivy.yong@ergo.com.sg](mailto:ivy.yong@ergo.com.sg)

# ERGO

[www.ergo.com.sg](http://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:** Asher Sng (LKKAUTO) [mailto:[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)]  
**Sent:** Wednesday, 14 August, 2019 1:47 PM  
**To:** Ivy Yong  
**Subject:** RE: CDMPG19000726 (SKW5456J) TP Veh : SMA3344D \*\*\* LKK REF: CC4/EGI19006920/Aea3

Hi Ivy,

We refer to the email below.

This is a direct settlement case, we are still pending third party LOD.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [asher.sng@lkkauto.com](mailto:asher.sng@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Wednesday, 14 August 2019 1:28 PM

**To:** Ivy Yong <[ivy.yong@ergo.com.sg](mailto:ivy.yong@ergo.com.sg)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: CDMPG19000726 (SKW5456J) TP Veh : SMA3344D \*\*\* LKK REF: CC4/EGI19006920/Aea3

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Sir / Madam,

Thank you for your email.

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

**Hi Asher,**

**FYNA.**

***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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** Ivy Yong <[ivy.yong@ergo.com.sg](mailto:ivy.yong@ergo.com.sg)>

**Sent:** Wednesday, 14 August, 2019 11:41 AM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** CDMPG19000726 (SKW5456J) TP Veh : SMA3344D

Hi Mei Kwan,



Can I have the survey report?  
thanks

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](mailto:ivy.yong@ergo.com.sg)

[www.ergo.com.sg](http://www.ergo.com.sg)

# ERGO

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. ERGO is part of Munich Re (Group), one of the world's leading risk carriers.

#### EMAIL DISCLAIMER

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



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.




# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
ERGO INSURANCE PTE LTD			Ref : CC4/EG19006920/Aea3q2	
5 TEMASEK BOULEVARD #04-05 SUNTEC TOWER FIVE SINGAPORE 038985			Date : 15-08-2019	
			Code : EGI	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SKW 5456J	Veh. Inspected	SMA 3344D	
Policy No.	DMPC16S015388	Coverage (\$)	0.00	
Claim No.	CDMPG19000726	Excess (\$)	0.00	
Assign From	JEANNIE	Assign Date	18/04/2019	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	B.M.W. 316I	c.c	1598	
Engine No.	HIDDEN	Year of Reg.	2015	
Chassis No.	WBA3A16050NS38644	Colour	BLACK	
Odometer	77829	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	205/60 R16	GOODYEAR	6 mm	
L/H Front Tyre	205/60 R16	GOODYEAR	6 mm	
R/H Rear Tyre	205/60 R16	GOODYEAR	6 mm	
L/H Rear Tyre	205/60 R16	GOODYEAR	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S BODY AND UNDERCARRIAGE. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	13/04/2019	Inspection Date	22/04/2019	
Survey held at	MODERN AUTOMOTIVE PTE LTD BLK 3023A UBI ROAD 1 #01-61 SINGAPORE 408717			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days		



# 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

Page No.: 1 of 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SMA 3344D

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT BUMPER	TO REPAIR SEE LABOUR	1,078.00	-
1	FRONT BUMPER CLIPS	NECESSARY	30.00	30.00
2	FRONT BUMPER BRACKET -LH & RH	NOT NECESSARY	42.00	-
2	FRONT BUMPER SIDE RETAINER -LH & RH	NOT NECESSARY	42.00	-
1	HEAD LAMP -RH	CUT	2,226.00	2,226.00
1	HEAD LAMP PANEL -RH	NOT NECESSARY	138.00	-
1	FRONT FENDER -RH	DENTED	735.00	735.00
1	FRONT FENDER INNER PANEL -RH	TO REPAIR SEE LABOUR	1,758.00	-
1	FRONT FENDER INNER SHIELD -RH (LOWER)	NOT NECESSARY	59.00	-
1	FRONT FENDER INNER SHIELD -RH (FRONT)	NOT NECESSARY	122.00	-
1	FRONT FENDER INNER SHIELD -RH (REAR)	NOT NECESSARY	122.00	-
1	SET FRONT FENDER INNER SHIELD CLIPS -RH	NECESSARY	30.00	30.00
1	FRONT DOOR -RH	TO REPAIR SEE LABOUR	1,331.00	-
1	FRONT DOOR GLASS OUTER MOULDING -RH	NOT NECESSARY	89.00	-
1	FRONT DOOR LOCK -RH	NOT NECESSARY	302.00	-
1	FRONT DOOR WEATHERSTRIP -RH	NOT NECESSARY	148.00	-
2	FRONT DOOR HINGES -RH (UPPER & LOWER)	NOT NECESSARY	118.00	-
1	FRONT DOOR CHECKER -RH	NOT NECESSARY	81.00	-
1	FRONT WHEEL BEARING -RH	NOT NECESSARY	489.00	-
1	FRONT SUSPENSION -RH	NOT NECESSARY	589.00	-
1	FRONT KNUCKLE ARM -RH	NOT NECESSARY	484.00	-
1	FRONT LOWER ARM -RH	NOT NECESSARY	282.00	-
	LESS 10% DISCOUNT		-1,029.50	-302.10
			9,265.50	2,718.90
<b>SPECIAL NETT ITEMS</b>				
1	FRONT WHEEL RIM -RH (SN)	CUT	1,500.00	1,000.00
			1,500.00	1,000.00

Report Ref No. CC4/EG19006920/Aea3q2

**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

Page No. 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b>LABOUR</b>			
	TO KNOCKING & PULL OUT RH SIDE PORTION & RENEW ABOVE PARTS.INCLUSIVE OF THE REPAIR OF FRONT BUMPER,FRONT FENDER INNER PANEL -RH AND FRONT DOOR -RH .		1,000.00	400.00
	TO PUTTY & SPRAY UP PAINT WORKS.		1,000.00	750.00
	TO CHECK WIRING SYSTEM.		30.00	30.00
	TO UNDERSEAL	NOT NECESSARY	30.00	-
	TO TRANSFER DOOR FITTINGS.	NOT NECESSARY	150.00	-
	TO REMOVE UNDERCARRIAGE FOR CHECKING.	NOT NECESSARY	180.00	-
	4 WHEEL COMPUTER ALIGNMENT.		120.00	80.00
			2,510.00	1,260.00
<b>GRAND TOTAL</b>			<b>13,275.50</b>	<b>4,978.90</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>4,978.90</b>

Report Ref No. CC4/EGI19006920/Aea3q2

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.