

Shu Pei (LKKAUTO)

From: Admin-D (LKKAUTO)
Sent: Thursday, 6 June 2019 4:55 PM
To: 'Jeannie Cheng'; assignments
Cc: Admin A; 'Survey Report (ERGO Insurance Pte. Ltd.)'
Subject: RE: PRS IRO E21M | OI : YP827B | DOA: 01/06/2019| ERGO REF: CDMCG19001039/SL/jc

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that repairer agreed survey on 07/06/2019.

Best Regards,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

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

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

From: Jeannie Cheng [mailto:jeannie.cheng@ergo.com.sg]
Sent: Thursday, 6 June 2019 4:37 PM
To: admin-d@lkkauto.com
Cc: sur@lkkauto.com; Survey Report (ERGO Insurance Pte. Ltd.) <Survey.Report@ergo.com.sg>
Subject: FW: PRS IRO E21M | OI : YP827B | DOA: 01/06/2019| ERGO REF: CDMCG19001039/SL/jc

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.

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

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From: Paul Ong Qing Yong [<mailto:paul.ong@wearnes.com>]
Sent: Thursday, June 06, 2019 4:29 PM
To: Jeannie Cheng
Cc: Phoebe Xie; Patricia Kueh Anak Slin
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Please assign LKK.

Paul Ong
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
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From: Jeannie Cheng <jeannie.cheng@ergo.com.sg>
Sent: Thursday, June 6, 2019 3:55 PM
To: Paul Ong Qing Yong <paul.ong@wearnes.com>
Cc: Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

WITHOUT PREJUDICE

Hi Paul,

We maintain with 50% liability.

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
10	QRM	Quantum Risk Management (S) Pte Ltd

- Your request for inspection does not have your client's cost of repair estimate, kindly forward a copy
- Your request for inspection does not have your client's GIA report, kindly forward a copy

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

Regards,
Jeannie Cheng
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From: Paul Ong Qing Yong [<mailto:paul.ong@wearnes.com>]
Sent: Thursday, June 06, 2019 2:52 PM
To: Phoebe Xie; Jeannie Cheng
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Hi both,

Any updates regarding the below?

My client would like to request for a pre-repair survey to be carried out as well.

Thank you.

Paul Ong
Service Consultant
Bodyshop & Paint



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From: Paul Ong Qing Yong
Sent: Tuesday, June 4, 2019 2:32 PM
To: Phoebe Xie <phoebe.xie@ergo.com.sg>; Jeannie Cheng <jeannie.cheng@ergo.com.sg>
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Hi Phoebe/Jeannie,

Please refer to below from my client:

1. Vehicle E21M attempt to move right to avoid your client's lorry (YP827B) which was behind my client's vehicle on the SAME left most lane
2. **Vehicle E21M moves right to middle lane and the middle lane was CLEAR. There is no liability on E21M as there were NO vehicle on the middle lane which he was entering to.** Your client YB827B was in the left most lane.
3. The collision photos show rear left damage on E21M and front right damage on your client's lorry. Based on the impact location of both vehicles, it is obvious that impact was made when YP827B was on the LEFT lane. . (see attached drawing)
4. The collision did NOT occur when both vehicles are changing lanes. YP827B moved from the middle to the left lane much earlier before the actual collision.
4. The impact photos shows that the collision happened when E21M is moving AWAY from the left lane to middle lane to avoid YP827B. YP827B was completely in the left most lane moving in a straight line.
5. Judging from the impact damage and the point of contact, the only explanation is YP827B was moving at a fast speed ALONG the left most lane.
6. My client vehemently rejects liability on his part.

My client will be escalating this matter if the Ergo Insurance Pte Ltd does not accept full liability for the actions of YP827B.

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From: Phoebe Xie <phoebe.xie@ergo.com.sg>
Sent: Tuesday, June 4, 2019 10:19 AM
To: Paul Ong Qing Yong <paul.ong@wearnes.com>; Jeannie Cheng <jeannie.cheng@ergo.com.sg>
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Dear Paul,

We have reviewed both parties' report and based on your client's video, we maintain our offer of 50%.
You may wish to advise your client to claim under his policy to expedite his claim.
Thank you.

Warmest Regards,
Phoebe Jay Xie
ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five
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phoebe.xie@ergo.com.sg



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From: Paul Ong Qing Yong [<mailto:paul.ong@wearnes.com>]
Sent: Tuesday, 4 June, 2019 10:14 AM
To: Jeannie Cheng
Cc: Phoebe Xie
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Jeannie,

Unfortunately, my client dash car only has frontal view.

Paul Ong
Service Consultant
Bodyshop & Paint



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From: Jeannie Cheng <jeannie.cheng@ergo.com.sg>
Sent: Tuesday, June 4, 2019 10:12 AM
To: Paul Ong Qing Yong <paul.ong@wearnes.com>
Cc: Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Hi Paul,

Based on my insured's report, he was on the 2nd lane changing to the 3rd. The statements from both parties are conflicted.

If your client have a video showing the back of his vehicle, you may forward it to us.

Warmest Regards,
Jeannie Cheng
ERGO Insurance Pte. Ltd.

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From: Paul Ong Qing Yong [<mailto:paul.ong@wearnes.com>]
Sent: Tuesday, June 04, 2019 9:52 AM
To: Jeannie Cheng
Cc: Phoebe Xie
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Hi Jeannie,

Unfortunately the video from my client had no sound,

As mentioned below, my client only veered right when he noted your insured coming from the rear at high speeds. It was not in his intention to change lanes.

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Service Consultant
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From: Jeannie Cheng <jeannie.cheng@ergo.com.sg>
Sent: Tuesday, June 4, 2019 9:49 AM
To: Paul Ong Qing Yong <paul.ong@wearnes.com>
Cc: Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Dear Paul,

Based on the video, TP wanted to change from 3rd lane to the 2nd. My insured intended to change from 2nd lane to 3rd. Which resulted in the collision.
TP should also exercise caution when changing lanes.

Warmest Regards,
Jeannie Cheng
ERGO Insurance Pte. Ltd.

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From: Paul Ong Qing Yong [<mailto:paul.ong@wearnes.com>]
Sent: Tuesday, June 04, 2019 9:36 AM
To: ERGO Insurance Pte. Ltd. (Claims Department)
Cc: Phoebe Xie; Jeannie Cheng
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Hi Jeannie,

Attached video from my client,

Kindly review, as my client was in the leftmost lane when the impact occurred. He had only tried to veer right when he noted your insured was approaching at high speeds.

Paul Ong
Service Consultant
Bodyshop & Paint



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From: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>
Sent: Tuesday, June 4, 2019 9:32 AM
To: Paul Ong Qing Yong <paul.ong@wearnes.com>
Cc: Phoebe Xie <phoebe.xie@ergo.com.sg>; Jeannie Cheng <jeannie.cheng@ergo.com.sg>
Subject: RE: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Dear Paul,

We have reviewed both OI and TP accident report and regret to inform you that our offer of settlement at best is 50%.

Thank you.

Warmest Regards,
Jeannie Cheng
ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five
Singapore 038985



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From: Paul Ong Qing Yong [<mailto:paul.ong@wearnes.com>]
Sent: Tuesday, June 04, 2019 8:35 AM
To: ERGO Insurance Pte. Ltd. (Claims Department)
Subject: TP Claim - E21M; TP Vehicle YP827B DOA 01/06/2019

Attached TP Claim,

Please advise if we can do direct settlement.

Paul Ong
Service Consultant
Bodyshop & Paint



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