

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Wednesday, 12 June, 2019 1:12 PM
To: Survey Report (ERGO Insurance Pte. Ltd.); Shu Pei (LKKAUTO); Jeannie Cheng
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: PRS IRO E21M | OI : YP827B | DOA: 01/06/2019| ERGO REF: CDMCG19001039/SL/jc LKK REF CC4/EGI19010046/Ehb3

Dear Phoebe,

We refer to your below email and the contents were noted.

Please be informed that we are currently pending for the COR finalization.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

This e-mail contains confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Survey Report (ERGO Insurance Pte. Ltd.) [mailto:Survey.Report@ergo.com.sg]
Sent: Tuesday, 11 June, 2019 9:23 AM
To: Shu Pei (LKKAUTO); Jeannie Cheng
Cc: Admin A; Survey Report (ERGO Insurance Pte. Ltd.); Vic (LKKAUTO)
Subject: RE: PRS IRO E21M | OI : YP827B | DOA: 01/06/2019| ERGO REF: CDMCG19001039/SL/jc

Dear Vic,

We have informed the workshop that our offer is firm at 50%.
Thank you.

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

5 Temasek Boulevard, #04-05 Suntec Tower Five
Singapore 038985
DID.: +65 6829 9191
phoebe.xie@ergo.com.sg

From: Shu Pei (LKKAUTO) [mailto:shupe@lkkauto.com]
Sent: Monday, 10 June, 2019 6:52 PM
To: Jeannie Cheng
Cc: Admin A; Survey Report (ERGO Insurance Pte. Ltd.); Vic (LKKAUTO)
Subject: RE: PRS IRO E21M | OI : YP827B | DOA: 01/06/2019| ERGO REF: CDMCG19001039/SL/jc

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle E 21M at M/s Wearnes Automotive Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupe@lkkauto.com | fax: 6741-4108

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

From: Admin-D (LKKAUTO)
Sent: Thursday, 6 June 2019 4:55 PM
To: 'Jeannie Cheng' <jeannie.cheng@ergo.com.sg>; assignments <assignments@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; 'Survey Report (ERGO Insurance Pte. Ltd.)' <Survey.Report@ergo.com.sg>
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



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: 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
249 Alexandra Road Singapore 159935
M (65) 8126 1237 D (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

*This email, including any attachment, is confidential and may also be privileged.
If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

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
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

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: 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



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 D (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

*This email, including any attachment, is confidential and may also be privileged.
If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

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.

Paul Ong
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 D (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

*This email, including any attachment, is confidential and may also be privileged.
If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

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
Singapore 038985
DID.: +65 6829 9191
phoebe.xie@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.



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: 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



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 D (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

*This email, including any attachment, is confidential and may also be privileged.
If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

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.

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

www.ergo.com.sg



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



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: 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.

Paul Ong
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 **D** (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

*This email, including any attachment, is confidential and may also be privileged.
If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

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.

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

www.ergo.com.sg

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

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: 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



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 **D** (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

*This email, including any attachment, is confidential and may also be privileged.
If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

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



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: 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,

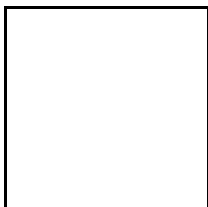
Please advise if we can do direct settlement.

Paul Ong
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 **D** (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

*This email, including any attachment, is confidential and may also be privileged.
If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*



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