

To : M/s ERGO INSURANCE PTE LTD

Date: 05/04/2021

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	SCL 6628B (Insd Veh)	Your Ref. No. : CDMPG19000921
	SGP 9706X (TP Veh)	Our Ref. No. : CC6/EGI19010984/Aga3q2
Date of Accident	14/5/2019	

Liability	50%	
Final Repair Cost	: \$ 750.00	
Loss of Use	: \$	days
Rental (If any)	: \$ 200.00	4 days
Others:	: \$ 7.49	
	: \$	
	957.49	
Final Settlement Sum	: \$ 950.00	GLOBAL SUM
Remarks	:	

Payment Instruction: Payee's Breakdown		
1)	HUA MENG SPRAY PAINTING WORKSHOP	: \$ 950.00
		: \$

JOANNE LEE
LKK Auto Consultants Pte Ltd



華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883
Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680
Reg. No.: 254678/00M



Your Ref :

Our Ref :

Date: 02.08.2019

Attn: Motor Claims Dept

**ACCIDENT ON 14.05.2019 INVOLVING VEHICLE SGP 9706 X & SCL 6628 B ALONG
JOHOR CAUSEWAY TWDS SINGAPORE**

With regards to the above, we are writing on behalf of the registered owner of vehicle SGP 9706 X which was involved in the above mentioned accident.

We are informed that the above accident was caused solely by the negligence of your insured vehicle SCL 6628 B. As a result of the accident, our client's vehicle was damaged and our client had instructed us to submit his claims for loss and expenses, particulars of which are follows:

1) Repair cost	\$	1,500.00
2) Loss of rental-\$120 X04 days	\$	480.00
3) LTA search	\$	7.49
Total	\$	1,987.49

We hereby enclosed herewith the following documents for your consideration of the above claim.

- | | |
|------------------------------------|--|
| a) Final Repair Bill Of SGP 9706 X | c) LTA SEARCH |
| b) GIA report | d) Owner / Driver NRIC & Driving License |

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TEL: 6747 8064, 6746 5519 FAX: 6743 4896

Yours faithfully,

HUA MENG SPRAY PAINTING WORKSHOP

AUTHORISATION TO ACT

I/We, Punggol East Car Rental ("the third party claimant") of _____ (address),

owner of SGP9706X (vehicle no.) hereby authorise **HUA MENG SPRAY PAINTING WORKSHOP** ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. SGP9706X that was damaged pursuant to the accident which occurred on 14.05.2019 (date) along Johor Causeway twds Singapore (location) involving vehicle no/s SCL6628B ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 20 (day) of 06 (month) 2019 (year)



Signed by "the third party claimant"
(with company stamp if applicable)

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

Signed by "the workshop"
(with company stamp)

WITHOUT PREJUDICE
TO OUR CLIENT'S PERSONAL INJURY
CLAIM (PRESENT OR FUTURE) WHICH IS
EXPRESSLY RESERVED

ERGO

ERGO Insurance Pte. Ltd.
5 Temasek Boulevard
#04-01 Suntec Tower Five
Singapore 038985
Tel: +65 6829 9199
Fax: +65 6829 9248
Claims Tel: +65 6829 9170
Claims Fax: +65 6829 9247
Co. Reg. No.: 199305211H

www.ergo.com.sg

DISCHARGE VOUCHER

I/We, **PUNGGOL EAST CAR RENTAL (53338281E)** hereby agree to accept the sum of **SINGAPORE DOLLARS: NINE HUNDRED AND FIFTY (\$950.00)**, in full and final settlement of all claims for damages, costs & disbursements arising out of an accident on **14/05/2019** involving **SCL 6628B & SGP 9706X** at/along **JOHOR CAUSEWAY TWDS SINGAPORE**.

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: **HUA MENG SPRAY PAINTING WORKSHOP**.

Dated this 17 day of Mar 2021

CLAIMANT

Signature: _____

Name: Punggol East Car Rental

(Please endorse with company stamp, if applicable)

NRIC No: 53338281E

Address: _____

WITNESS:

Signature: _____

Name: _____

NRIC No: 25467800M

Address: _____

華明噴漆廠

HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896



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AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883
Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Reg. No.: 254678/00M



Your Ref :

Our Ref :

29/7/2019

Date:.....

BILL TO : ERGO INSURANCE PTE LTD

VEHICLE NO :SGP 9706 X
MAKE / MODEL :HYUNDAI AVANTE
NAME :PUNGGOL EAST CAR RENTAL
ADDRESS :663C PUNGGOL DRIVE
#12-232
S 823663

FINAL REPAIR BILL FOR VEHICLE NO:SGP 9706 X

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING
(LUMPSUM REPAIR)

\$ 1,500.00

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

YK

SINGAPORE DOLLARS:ONE THOUSAND AND FIVE HUNDRED ONLY

FONG MOTORS CAR RENTAL

1 KAKI BUKIT AVENUE 6 #01-45 KAKI BUKIT, AUTOBAY

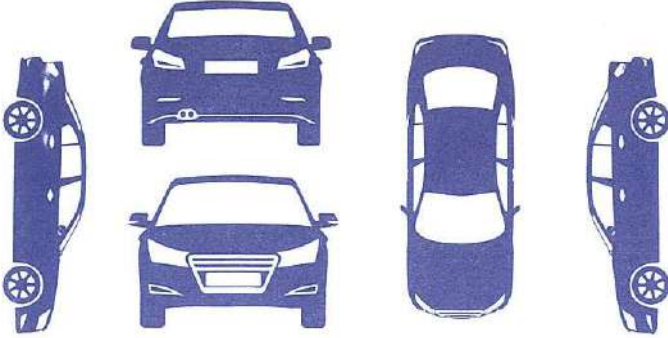

SINGAPORE 417883

HP: 8182 0548 H/P: 9633 7504

UEN: 53371081B

NO: **10329**

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR Name: (as in I/C) <u>TAN MENG YOUNG CHARLES</u> NRIC/PASSPORT NO: <u>S8804151H</u> Address (Res): <u>105B Edgefield Plain #14-11</u> Name & Address of employer: _____ Occupation: <u>Sale</u> Driving Exp: <u>10+ year</u> Driving License No: <u>S8804151H</u> D/L Type: <u>Local</u> Int'l Issue Date: _____ Date of Birth: _____ Tel: (O) _____ (R) _____ HP: <u>86886381</u>		Vehicle No: <u>S5L6291E</u> Replace Veh No: <u>S6P9706X</u> Mileage Out: _____ Make & Model: <u>Toyota Aygo</u> (Auto) / Manual Date Out: <u>18/6/19</u> Time: <u>5.10pm</u> HIRE / PERIOD EXPIRY <u>22/6/19</u> Time: <u>12.41pm</u> NON-WAIVER EXCESS = \$ _____	
ADDITIONAL DRIVER'S PARTICULAR Name: (as in I/C) _____ NRIC/PASSPORT NO: _____ Address (Res): _____ Name & Address of employer: _____ Occupation: _____ Driving Exp: _____		CHARGES: Daily <u>4</u> @ \$ <u>120</u> Per day <u>480</u> Weekly @ \$ _____ Per week _____ Monthly @ \$ _____ Per month _____ Hours @ \$ _____ Per hour _____ Malaysia @ \$ _____ CDW @ \$ _____ Per day/month _____ PAI @ \$ _____ Per day/month _____ Delivery / Collection Services _____ SUB - TOTAL \$ <u>480</u>	
VEHICLE CHECK LIST:  INDICATE: A - ACCIDENTS D - DENTS S - SCRATCHES		PETROL LEVEL Out E 1/4 <u>1/2</u> 3/4 F _____ Out E 1/4 1/2 3/4 F _____ EXTENSION Misc. _____ TOTAL CHARGES \$ <u>480</u>	
		Hirer's Signature:  Additional Driver's Signature: _____	

I have read and agree to the terms and conditions on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have made on the charge/credit card. All information that I have given to FONG MOTORS CAR RENTAL in connection with this agreement is true.

*IMPORTANT NOTES

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY FONG MOTORS CAR RENTAL.

RETURN OF VEHICLE. THE HIRER / DRIVER IS TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO FONG MOTORS CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	FONG MOTORS CAR RENTAL
				  SIGNATURE OF HIRER / DRIVER

Fong Motors Car Rental

(53371081B)

1 Autobay@Kaki Bukit #01-45

Singapore 417883

Tel: 6748 5648

INVOICE

No. : FM-000406

C/O HUA MENG- TAN MENG YOUNG, CHARLES

BLK 105B EDGEFIELD PLAIN

#14-11

SINGAPORE 822105

TEL : 86886381

FAX :

Your Ref. :

Our D/O No. :

Terms : C.O.D.

Date : 29/06/2019

Page : 1 of 1

Item	Description	Qty	UOM	U/ Price S\$	Disc.	Total S\$
1.	SJL6291E (18/06/19- 22/06/19) REPLACE VEHICLE NO. SGP9706X REF AGREEMENT NO. 10329	1	CAR	480.00		480.00

SINGAPORE DOLLAR FOUR HUNDRED EIGHTY ONLY

Total **480.00**

Notes :

1. All cheques should be crossed and made payable to Fong Motors Car Rental
2. Goods sold are neither returnable nor refundable. Otherwise a cancellation fee of 20% on purchase price will be imposed.

Authorized Signature



Enquire Vehicle & Owner Information (Vehicle No. SCL6628B As At 14 May 2019 / 00:00:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: H47 (SGP9706X)

Current Owner Details

Owner ID Type: Singapore NRIC
Owner ID: S7417231H
Owner Name: WONG SIEW LENG (WANG XIULING)
Registered Address Type: HDB / HUDC
Registered Block/House No.: 442
Registered Street Name: SIN MING AVENUE
Registered Unit No.: # 15 - 425
Registered Building Name: -
Registered Postal Code: 570442

Current Vehicle Details

Vehicle No.: SCL6628B
Make Description/Model: B.M.W. / 535I 3.0L AT D/AB 2WD 4DR GAS/D SR HUD
Insurance Company Name: ERGO INSURANCE PTE. LTD.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/EGI19010984/Aka3

03 JULY 2019

WONG SIEW LENG
BLK 442 SIN MING AVE
#15 – 425
SINGAPORE 570442

Dear Sir/Madam,

ACCIDENT INVOLVING SCL6628B & SGP9706X ON 14/05/2019

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 16/07/2019, 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 530% (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)

Cecilia Chong (LKK Auto)

From: Phoebe Xie <phoebe.xie@ergo.com.sg>
Sent: Wednesday, 20 January 2021 4:58 PM
To: Cecilia Chong (LKK Auto); Ivy Yong
Subject: RE: Accident involving SGP 9706X (TP) & SCL 6628B (ERGO - please advice) on 14/05/2019 ERGO: Claim CDMPG19000921

Data Classification: Confidential, C3

Dear Cecilia,

Please offer 50% liability. We have settled the third party's BI claim at 50%
Thank you

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

8 Temasek Boulevard, #04-01 Suntec Tower Three
Singapore 038988
DID.: +65 6829 9191
phoebe.xie@ergo.com.sg



Your acceptance of our offer constitutes a binding agreement in the full and final settlement of your claim. By clearing our cheque, you are discharging ERGO Insurance Pte Ltd and our insured/s from all further liabilities arising directly or indirectly from the said accident.

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Thursday, 14 January 2021 12:20 pm
To: Ivy Yong <ivy.yong@ergo.com.sg>
Cc: Phoebe Xie <phoebe.xie@ergo.com.sg>
Subject: FW: Accident involving SGP 9706X (TP) & SCL 6628B (ERGO - please advice) on 14/05/2019

Hi Ivy / Pheobe,

We refer to the email below.

Kindly let us have your mandate approval soon.

As TP is chasing for settlement.

Thanks

Best Regards,
Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

ERGO REF: Please advice

LKK REF : CC6/EGI19010984/Aka3q2

=====

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES SGP 9706X (TP) & SCL 6628B (OI) ON 14/05/2019

We refer to the above matter.

TP's video (as attached) shows TP waiting in his lane for an opportunity to change to the right lane but Insured overtook on the left causing the accident.

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

In view of the above, we are of the view that liability is down against Insured. We also noted that TP made an injury claim as well.

Summary to offer to repairer HUA MENG SPRAY PAINTING WORKSHOP is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 5,571.44	\$ 1,500.00
Loss of Rental (\$120 x 4 days)	\$ 480.00	\$ 400.00 (\$100 x 4 days)
LTA Search Fee	\$ 7.49	\$ 7.49
TOTAL	\$ 6,058.93	\$ 1,907.49

Breakdown of days is as follows:

*3 days recommendation for repair + 1 Sunday = 4 days

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)