15/5/2010	1	10	221 W	LCh h 5 LKK:
INS. CASE OWNER:		CC 4/EGI1901	V1 / 10	IDAC:
Surveyor:	marms	DOI: ASSIGNA		Date / Time : V5 (6L4) . Registered in Merimen:
Pre-assign / CCU / Insured Vehicle No. Name of Insured Insured Tel No. Excess Sec II :SS Is driver the owner? If NO. Driver Nam	: SME 88 TEO JIW 70 : (YES/NO)	MA - D.O.A: >3 6 4 . Nature of Accident:	Claim No. Policy No. Make / Model Place of Accide	DR HAPILLUM
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RMKS:	RMKS		RMKS:	KMK3.
Date/ Time		Suy kei to Sylm	*Y-1	STAGE DATE / PIC Non-Reporting ltr (1st): Non-Reporting ltr (2nd): Non-Reporting ltr (Final): Notification ltr (if non-pickup): Call OI: After call ltr to OI: Documentation Check List: Handler Typist Notification ltr (if non-pickup) After call ltr to OI: 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:
PRELIMINARY ADVICE	Date/Time:	Sell By.		Others:
FINALIZATION	Date/Time:	Confirm with:		Confirm by:
Repair Cost: P/P			5 %	Email Call
FINAL SETTLEMENT Final Liability: Repair Cost: Loss of Rental (LOR): Loss of Use (LOU): Loss of Income (LOI): LOR only LOU only	SS (S x SS (S x LOR + LOU			If NO or B 28, Ass. Lia: (ERGO - SUBMIT WP)
GIA/LTA Search Medical: Disbursement: Legal Cost	SS SS SS SS	(e.g. Tow/ Independen	1.)	1) Claim status: Norma/Reject/Private Settle 2) Report Format:
Total:	S\$	Global Sum S\$:		T Z Z
FINAL PAYMENT	Date/Time:	Confirm with:		Email Cal
Payee 1: Payee 2: (Strike if N.A.) Payee 3: (Strike if N.A.)	SS SS	Name 1: Name 2: Name 3:		

ASSIGNMENT Veh No: SMH 8 KOSK Yr Regn: 2 / 9 Type M.Carl M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover / Truck / Traller or A Truck / Traller or A A/C: Insured / Std / NI / NA So Reading D163 (CT T/Radio: Insured / Std / NI / NA	ASS. REC. BY; MC/CLS	ERI
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Auto Consultants Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref:

To Be Advised

Our ref:

CC4/EGI19011231/Ukb3

Date:

02/07/2019

The Motor Claims Department M/s ERGO INSURANCE PTE LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SMH9405K

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on <u>01.07.2019</u> at the premises of M/s <u>Car City Auto Centre Pte Ltd</u> and have the following to report:

Workshop Estimate Amount	: S\$	7,230.16
Revised Estimate Amount	: S\$	2,570.28
"Check" Items Amount	: S\$	1,398.88
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the

Rear Portion

rear front

Comments/Present Status:

Damages Consistent

Estimated normal period for repairs:

3 days

Yours faithfully,

MARCUS CHUA

Licensed Appraiser



CAR CITY AUTO CENTRE PTE LTD Car City Always

Blk 9006 Tampines st93 #01-198 S'pore 528840

TEL: 6781 0300

FAX: 6782 0300 GST Reg 2007/9980C

E- mail: ccacpl@singnet.com.sq

TO: ERGO INSURANCE PTE LTD

ATTN: MOTOR CLAIMS DEPT

ESTIMATE REPORT

OWNER'S PARTICULAR

NAME: ISMAIL BIN SAMAT

ADDRESS:

CONTACT NO H/P:

TEL:

OWNERS INSURER: CHINA TAIPING INSURANCE

POLICY NO: DMPCSN3012121900

QUOTATION SUMMARY

CLAIM DETAIL: PARTS

LKK Auto Consuments hence notify 1 OF 3 the Repairer of the following: •

To resurvey before after spray painting.

To display damaged part(s) during resurvey

Page prices are subject to confirmation

Third purity 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 Repairer

Signature:

DATE: 27-Jun-19

VEH NO: SMH9405K

WOF All VEH NO: SMH9405K

MODEL: HONDA / FREED HYBRID 1.5
GA

GA

CHASSIS NO: GB71068675

ENGINE NO:

1/7/19 ACCIDENT D. ACCIDENT DATE: 23/06/2019

REQUESTOR CONTACT:

HO / 67810300

S/NO	DESCRIPTION	QTY	LIST PRICE	TOTAL LIST PRICE
1	REAR WINDSCREEN MOULDING ME	1	\$161.80	\$161.80
2	REAR TAILGATE COVER BOSKYD	1	\$1,150.00	\$1,150.00
3	REAR TAILGATE COVER LOCK	1	\$153.60	\$153.60 ×
4	REAR TAILGATE COVER LOGO 1M	1	\$29.40	\$29.40
5	REAR TAILGATE COVER EMBLEM " FREED"	1	\$58.00	\$58.00
6	REAR TAILGATE COVER EMBLEM "HYBRID"	1	\$77.40	\$77.40
7	REAR TAILGATE COVER EMBLEM "H"	1	\$29.40	\$29.40 😾
8	REAR TAILGATE COVER CHROME	1	\$330.70	\$330.70
9	REAR TAILGATE TAILAMP RH & LH	2	\$530.50	\$1,061.00 🗶
10	REAR TAILGATE INNER TRIM COVER	1	\$288.00	\$288.00
11	REAR TAILGATE WEATHERSTRIP	1	\$175.00	\$175.00 ?
12	REAR TAILGATE STAY	1	\$135.00	\$135.00 🗸
13	REAR BUMPER	1	\$935.60	\$935.60
14	REAR BUMPER SIDE RETAINER LH & RH	2	\$23.70	\$47.40 🗸
15	REAR BUMPER TOWING COVER	1	\$22.70	\$22.70 🗙
16	REAR END PANEL	1	\$633.70	\$633.70 🗶
17	REAR END PANEL CARNISH	1	\$119.00	\$119.00 \/
	The state of the s	PARTS PRICE	1	\$5,407.70

LESS 20%

\$1,081.54

SUB TOTAL PRICE :

\$4,326.16

S/NO	DESCRIPTION		QTY	UNIT S/Nett PRICE	TOTAL S/Nett PRICE
1	REAR GLASS SEALANT	nu	2	\$25.00	\$50.00
2	REAR REVERSE SENSOR	100	1	\$280.00	\$280.00
3	REAR BUMPER CLIPS	ner T	10	\$3.90	\$39.00
4	REAR NOS PLATE & HOLDER	11	1	\$35.00	\$35.00

S/N PARTS PRICE :

\$404.00

TOTAL PARTS PRICE :

\$4,730.16

CLAIM DETAIL: LABOURS & SPRAY PAINTING

No	JOBS DESCRIPTION	PRICE	REVISED PRICE	APPR.
1	TO REMOVE & REFIT AFFECTED PARTS; PANEL BEATING ON DAMAGED AREAS, CUT, WELD, KNOCK STRAIGHTEN, REALIGN & RESHAPE. REAR TAILGATE COVER, REAR BUMPER, REAR SPOLER, REAR SKIRT, REAR END PANEL, REAR TAILLAMP RH, OTHER.	\$1,000.00	400	
2	TO PUTTY, CLEANING, SANDING, POLISHING, WAXING & SPRAY PAINT ON ALL NECESSARY PARTS AND AREAS. REAR BUMPER, REAR SKIRT, REAR TAILGATE COVER, REAR SPOLER, REAR END PANEL, REAR FENDER RHETC.	\$850.00	600	12
3	TO CHECK & REPAIR WIRING SYSTEM, REMOVE & REPLACE DAMAGED WIRE.SIGNAL LIGHT WIRE, ALL LAMP WIRE, SENSOR WIRE & OTHER WIRING.	\$70.00	20	
4	TO REMOVE & REFIT REAR WINDSCREEN GLASS FOR ALL NECESSARY REPAIRS.	\$120.00		
5	ANTI-RUST	\$50.00	30	
6	TO REMOVE & REFIT REAR TAILGATE COVER. REAR TAILGATE LOCK INNER & OUTTER, REAR TAILGATE COVER HANDLE, WIPER MOTOR, SWITCH, TRIM BOARD & ALL EMBLEMETC.	\$120.00	60	i3
7	TO INSTALL REVERSE SENSORS	\$70.00	50 X Y	\N
8	TO APLY BODY SEALANTS ON BODY JOINTS	\$120.00	111	ne Ku
9	TO TRANSFER REVERSE & REAR VIEW CAMERA	\$100.00	30	N
	TOTAL LABOUR & SPRAY PAINTING PRICES:	\$2,500.00		

VEHICLE NO: SMH9405K

ESTIMATE REPORT

TOTAL LABOUR COST: \$2,500.00

TOTAL PARTS COST: \$4,730.16

TOTAL REPAIR COST: \$7,230.16



CAR CITY AUTO CENTRE PTE LTD Car City Always

Blk 9006 Tampines st93 #01-198 S'pore 528840

TEL: 6781 0300 FAX: 6782 0300 GST 1265 200719 86 C

E- mail : ccacpl@singnet.com.sg

DATE: 27-Jun-19

TO: ERGO INSURANCE PTE LTD

ATTN: MOTOR CLAIMS DEPT

JOB TYPE: 3RD PARTY CLAIM

ESTIMATE REPORT

OWNER'S PARTICULAR

NAME: ISMAIL BIN SAMAT

ADDRESS:

VEH NO: SMH9405K

MODEL: HONDA / FREED HYBRID 1.5

GA

MODEL: HONDA / FREED HYBRID 1.

CONTACT NO H/P:

TEL:

OWNERS INSURER: CHINA TAIPING INSURANCE

POLICY NO: DMPCSN3012121900

QUOTATION SUMMARY

CLAIM DETAIL: PARTS

REQUESTOR CONTACT:

HO / 67810300

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7	REAR TAILGATE COVER EMBLEM "H" Ayun	1	\$29.40	\$29.40 😾
8	REAR TAILGATE COVER CHROME	1	\$330.70	\$330.70
9	REAR TAILGATE TAILAMP RH & LH	2	\$530,50	\$1,061.00 🗶
10	REAR TAILGATE INNER TRIM COVER	1	\$288.00	\$288.00 ?
11	REAR TAILGATE WEATHERSTRIP	1	\$175.00	\$175.00 ?
12	REAR TAILGATE STAY	1	\$135.00	\$135.00 🗸
13	REAR BUMPER	1	\$935.60	\$935.60
14	REAR BUMPER SIDE RETAINER LH & RH 19	2	\$23.70	\$47.40 🗸
15	REAR BUMPER TOWING COVER	1	\$22.70	200.00
6	REAR END PANEL	1	\$633.70	
17	REAR END PANEL CARNISH	1	\$119.00	\$633.70 X
		DADTE ODICE		3119.00

PARTS PRICE:

LESS 20%

SUB TOTAL PRICE:

\$5,407.70

\$1,081,54

\$4,326.16

S/NO	DESCRIPTION		QTY	UNIT S/Nett PRICE	TOTAL S/Nett PRICE
1	REAR GLASS SEALANT	nu	2	\$25.00	\$50.00
2	REAR REVERSE SENSOR	NF	1	\$280.00	\$280.00
3	REAR BUMPER CLIPS	ser	10	\$3.90	\$39.00
4	REAR NOS PLATE & HOLDER	11	1	\$35.00	\$35.00
		E/	NI DADTE DDICE		

S/N PARTS PRICE :

\$404.00

TOTAL PARTS PRICE :

\$4,730.16

CLAIM DETAIL: LABOURS & SPRAY PAINTING

No	JOBS DESCRIPTION	PRICE	REVISED PRICE	APPR
1	TO REMOVE & REFIT AFFECTED PARTS; PANEL BEATING ON DAMAGED AREAS, CUT, WELD, KNOCK STRAIGHTEN, REALIGN & RESHAPE. REAR TAILGATE COVER, REAR BUMPER, REAR SPOLER, REAR SKIRT, REAR END PANEL, REAR TAILLAMP RH, OTHER.	\$1,000.00	400	
2	TO PUTTY, CLEANING, SANDING, POLISHING, WAXING & SPRAY PAINT ON ALL NECESSARY PARTS AND AREAS. REAR BUMPER, REAR SKIRT, REAR TAILGATE COVER, REAR SPOLER, REAR END PANEL, REAR FENDER RHETC.	\$850.00	600	
3	TO CHECK & REPAIR WIRING SYSTEM, REMOVE & REPLACE DAMAGED WIRE.SIGNAL LIGHT WIRE, ALL LAMP WIRE, SENSOR WIRE & OTHER WIRING.	\$70.00	20	10010101000
4	TO REMOVE & REFIT REAR WINDSCREEN GLASS FOR ALL NECESSARY REPAIRS.	\$120.00	V	
5	ANTI-RUST	\$50.00	30	
6	TO REMOVE & REFIT REAR TAILGATE COVER. REAR TAILGATE LOCK INNER & OUTTER, REAR TAILGATE COVER HANDLE, WIPER MOTOR, SWITCH, TRIM BOARD & ALL EMBLEMETC.	\$120.00	60	
7	TO INSTALL REVERSE SENSORS	\$70.00	n1X	
8	TO APLY BODY SEALANTS ON BODY JOINTS	\$120.00	111	
9	TO TRANSFER REVERSE & REAR VIEW CAMERA	\$100.00	30	
	TOTAL LABOUR & SPRAY PAINTING PRICES:	\$2,500.00	12/15	

VEHICLE NO: SMH9405K

ESTIMATE REPORT

TOTAL LABOUR COST: \$2,500.00 TOTAL PARTS COST: \$4,730.16 TOTAL REPAIR COST: \$7,230.16

APPROVAL DETAILS

EXCESS:

NO. OF DAY:

RE-SURVEY:

PART BY PART OR LUMP-SUM:

DATE OF SURVEY:

SURVEY BY :

CONTACT NO:

FAX NO.:

NOTE:

LUMP-SUM AMOUNT OR COST OF REPAIR WOULD BE REVISED IF

SUPPLEMENT REPAIR IS REQUIRED

APPROVAL DETAILS

EXCESS:

NO. OF DAY:

RE-SURVEY:

PART BY PART OR LUMP-SUM:

DATE OF SURVEY:

SURVEY BY:

CONTACT NO:

FAX NO.:

LUMP-SUM AMOUNT OR COST

NOTE: OF REPAIR WOULD BE REVISED IF

SUPPLEMENT REPAIR IS REQUIRED

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	2351D
Vehicle Details	
Vehicle No.:	SMH9405K
Vehicle to be Exported:	No
Intended Deregistration Date:	01 Jul 2019
Vehicle Make:	HONDA
Vehicle Model:	FREED HYBRID 1.5G AUTO
Primary Colour:	Black
Manufacturing Year:	2018
Engine No.:	LEB5602260
Chassis No.:	GB71068675
Maximum Power Output:	101.0 kW (135 bhp)
Open Market Value:	\$25,820.00
Original Registration Date:	15 Feb 2019
First Registration Date:	15 Feb 2019
Transfer Count:	0
Actual ARF Paid: Intended PARF Rebate Details	\$18,148.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	14 Feb 2029
PARF Rebate Amount: Intended COE Rebate Details	\$13,611.00
COE Expiry Date:	14 Feb 2029
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$34,509.00
COE Rebate Amount:	\$33,204.00
Total Rebate Amount:	\$46,815.00

The information contained herein is correct as at 01 Jul 2019

OK

Nivitha (LKK Auto)

From:

Jeannie Cheng < jeannie.cheng@ergo.com.sg>

Sent:

Tuesday, 25 June 2019 9:52 AM

To:

admin-d@lkkauto.com

Cc:

sur@lkkauto.com; Survey Report (ERGO Insurance Pte. Ltd.)

Subject:

FW: PRS IRO SMH9405K | OI : SME8888Y | DOA: 23/06/2019| ERGO REF:

CDMPG19001183/PX/ic

Attachments:

SMH9405K TP.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: No repair estimate was provided to us and our driver has not lodge the accident report to us)

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.

T. 11.419.m

w. mal

e V

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.sq

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From: ERGO Insurance Pte. Ltd. (Claims Department)

Sent: Tuesday, June 25, 2019 9:50 AM

To: 'ccacpl@singnet.com.sg'

Cc: Jeannie Cheng; Survey Report (ERGO Insurance Pte. Ltd.)

Subject: RE: PRS IRO SMH9405K | OI : SME8888Y | DOA: 23/06/2019| ERGO REF: CDMPG19001183/PX/jc

WITHOUT PREJUDICE

Dear Too Boon,

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

www.ergo.com.sg

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From: ccacpl@singnet.com.sg [mailto:ccacpl@singnet.com.sq]

Sent: Tuesday, June 25, 2019 9:41 AM

To: ERGO Insurance Pte. Ltd. (Claims Department)

Subject: RE: NOTICE OF ACCIDENT: 3RD PARTY CLAIM: SMH9405K AGAINST YOUR INSURED SME8888Y"S POLICY

DOA: 23/06/2019 PRS IRO SMH6405K | OI : SME8888Y | DOA: 23/06/2019 | ERGO REF: SME8888Y/PX/jc

Dear Miss Jeannie.

Sorry there is a typo error, our customer vehicle should be SMH9405K.

We select no. 6. LKK.

In the midst of preparing the repair estimate, will provide to surveyor.

Best Regards,

Ho Too Boon

CAR CITY AUTO CENTRE PTE LTD

TEL: 67810300 FAX: 67820300 EMAIL: ccacpl@singnet.com.sg

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 FTA FormTeam Consultancy Pte Ltd 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 · Our Insured's driver has not reported the accident to us todate.

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

Our insured driver has not reported the accident, therefore we can't achieve on liability.

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



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From:

ccacpl@singnet.com.sg [mailto:ccacpl@singnet.com.sg]

Sent: Monday, June 24, 2019 5:48 PM

To: ERGO Insurance Pte. Ltd. (Claims Department)

Subject: NOTICE OF ACCIDENT: 3RD PARTY CLAIM: SMH6405K AGAINST YOUR INSURED

SME8888Y"S POLICY DOA: 23/06/2019

Dear Sir,

Attached is our customer, SMH6405K SAS report doing a 3rd party claim against your insured policy.

Please provide us with a list of surveyor for PRI.

Please help to confirm is this a Direct Settlement claim with liability in our customer's favour.

Best Regards,

Ho Too Boon

CAR CITY AUTO CENTRE PTE LTD TEL: 67810300 FAX: 67820300 EMAIL: ccacpl@singnet.com.sg

Khanchna (LKK Auto)

From:

Khanchna (LKK Auto)

Sent:

Thursday, 17 October 2019 11:34 AM

To:

ccacpl@singnet.com.sg

Cc:

Admin A

Subject:

RE: 3RD PARTY CLAIM: SMH9405K AGAINST SME8888Y DOA: 23/06/2019

Tracking:

Recipient

Delivery

ccacpl@singnet.com.sg

Admin A

shupei@lkkauto.com olivialau@lkkauto.com

Delivered: 17/10/2019 11:34 AM

Delivered: 17/10/2019 11:34 AM

Meikwan@lkkauto.com

Delivered: 17/10/2019 11:34 AM

Without Prejudice

Dear Sirs/Madam,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please forward your Letter Of Demand and the supporting documents directly to our principal, ERGO Insurance Pte. Ltd.

Please note that all finalisation subject insurer's approval.

"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,

Khanchna Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: ccacpl@singnet.com.sg <ccacpl@singnet.com.sg>

Sent: Monday, 8 July 2019 11:24 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: RE: 3RD PARTY CLAIM: SMH9405K AGAINST SME8888Y DOA: 23/06/2019

Dear Miss Khanchna,

Any update on whether the driver did the report yet?

Regards,

Ho Too Boon

CAR CITY AUTO CENTRE PTE LTD

TEL: 67810300 FAX: 67820300 EMAIL: ccacpl@singnet.com.sg

On Wed Jul 03 2019 17:18:13 GMT+0800 (Singapore Standard Time) Khanchna (LKK Auto) khanchna@lkkauto.com wrote:

----- Original Message -----

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Sir/Madam,

We refer to the email below.

Our Insured is yet to report till date, we shall revert to you once we received our insured report from our principal.

Thank you.

Best Regards,

Khanchna Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From:

ccacpl@singnet.com.sg <cacpl@singnet.com.sg>

Sent: Tuesday, 2 July 2019 10:44 AM

To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Subject: 3RD PARTY CLAIM: SMH9405K AGAINST SME8888Y DOA: 23/06/2019

Dear Miss Khanchna,

As per our tele-conversation awhile ago, our customer vehicle SMH9405K already surveyed by your surveyor yesterday.

Please help to check for the 3rd party claim is the liability in favour of our customer.

Regards,

Ho Too Boon CAR CITY AUTO CENTRE PTE LTD TEL: 67810300 FAX: 67820300

EMAIL: ccacpl@singnet.com.sg

Khanchna (LKK Auto)

From:

lvy Yong <ivy.yong@ergo.com.sg>

Sent:

Thursday, 17 October 2019 11:17 AM

To:

Khanchna (LKK Auto); Phoebe Xie

Cc:

Admin A

Subject:

RE: Seeking approval to do DS- SMH9405K | OI : SME8888Y | DOA: 23/06/2019| ERGO

REF: CDMPG19001183/PX/jc

Attachments:

VID-20190624-WA0002-0.mp4; TP ESTIMATE- MARKED.PDF; LKK Survey Photos.pdf

Hi Khanchna,

Please incl phoebe for all mandate request.

Proceed for DS and Ergo will handle LOD.

Thank you

Data Classification: Confidential, C3

Warmest Regards, lvy Yong ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five Singapore 038985 DID +65 6829 9197 ivy.yong@ergo.com.sq

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From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]

Sent: Thursday, 17 October 2019 10:37 am To: Ivy Yong <ivy.yong@ergo.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Seeking approval to do DS- SMH9405K | OI: SME8888Y | DOA: 23/06/2019 | ERGO REF:

CDMPG19001183/PX/jc

Dear Ms. Ivy,

We refer to the above matter.

We would like to highlight to you that this accident took place at around midnight and Insured disputed on damages to the Third party vehicle and questioned whether it is a scam in his GIA.

Based on the documents at hand and video footage (as attached) from third party, we noted that Insured had head to rear end Third party vehicle and liability is down against Insured driver as per BOLA 27.

We have informed Insured that we have video footage to show the collision and that our surveyor has physically inspect the Third party vehicle to rule out any inconsistencies and reduce repair cost. Insured agreed to let Insurance to decide and settle at best.

As such, we opine that it is not a scam claim.

However, please advice if there are any policy issues/investigations to be done and whether we can proceed to do direct settlement.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jeannie Cheng < jeannie.cheng@ergo.com.sg>

Sent: Wednesday, 3 July 2019 4:16 PM

To: Shu Pei (LKKAuto) < shupei@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Survey Report (ERGO Insurance Pte. Ltd.) <Survey.Report@ergo.com.sg>;

Khanchna (LKK Auto) < khanchna@lkkauto.com>

Subject: RE: PRS IRO SMH9405K | OI: SME8888Y | DOA: 23/06/2019 | ERGO REF: CDMPG19001183/PX/jc

Dear Shu Pei,

Our insured have not reported the accident yet. I will update you again.

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

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From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Wednesday, July 03, 2019 11:34 AM

To: Jeannie Cheng

Cc: Admin A; Survey Report (ERGO Insurance Pte. Ltd.); Khanchna (LKK Auto)

Subject: RE: PRS IRO SMH9405K | OI : SME8888Y | DOA: 23/06/2019| ERGO REF: CDMPG19001183/PX/jc

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of your insured's GIA report for our necessary action.

Thank you.

Best Regards,

Shu Pei| Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Tuesday, 2 July 2019 7:42 PM

To: 'Jeannie Cheng' < jeannie.cheng@ergo.com.sg>

Cc: Admin A <a drawn-a@lkkauto.com>; 'Survey Report (ERGO Insurance Pte. Ltd.)' <Survey.Report@ergo.com.sg>;

Khanchna (LKK Auto) < khanchna@lkkauto.com>

Subject: RE: PRS IRO SMH9405K | OI : SME8888Y | DOA: 23/06/2019 | ERGO REF: CDMPG19001183/PX/jc

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMH 9405K at M/s Car City Auto Centre 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 Khanchna and she can be contacted at DID: 6841 2360.

Thank you

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Wednesday, 26 June 2019 8:05 AM

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 SMH9405K | OI: SME8888Y | DOA: 23/06/2019 | ERGO REF: CDMPG19001183/PX/jc

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | 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: Tuesday, 25 June 2019 9:52 AM

To: admin-d@lkkauto.com

Cc: sur@lkkauto.com; Survey Report (ERGO Insurance Pte. Ltd.) <Survey.Report@ergo.com.sg>

Subject: FW: PRS IRO SMH9405K | OI: SME8888Y | DOA: 23/06/2019 | ERGO REF: CDMPG19001183/PX/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: No repair estimate was provided to us and our driver has not lodge the accident report to us)

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: ERGO Insurance Pte. Ltd. (Claims Department)

Sent: Tuesday, June 25, 2019 9:50 AM

To: 'ccacpl@singnet.com.sg'

Cc: Jeannie Cheng; Survey Report (ERGO Insurance Pte. Ltd.)

Subject: RE: PRS IRO SMH9405K | OI : SME8888Y | DOA: 23/06/2019| ERGO REF: CDMPG19001183/PX/jc

WITHOUT PREJUDICE

Dear Too Boon,

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

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: ccacpl@singnet.com.sg [mailto:ccacpl@singnet.com.sq]

Sent: Tuesday, June 25, 2019 9:41 AM

To: ERGO Insurance Pte. Ltd. (Claims Department)

Subject: RE: NOTICE OF ACCIDENT: 3RD PARTY CLAIM: SMH9405K AGAINST YOUR INSURED SME8888Y"S POLICY

DOA: 23/06/2019 PRS IRO SMH6405K | OI : SME8888Y | DOA: 23/06/2019 | ERGO REF: SME8888Y/PX/jc

Dear Miss Jeannie,

Sorry there is a typo error, our customer vehicle should be SMH9405K.

We select no. 6, LKK.

In the midst of preparing the repair estimate, will provide to surveyor.

Best Regards,

Ho Too Boon CAR CITY AUTO CENTRE PTE LTD TEL: 67810300 FAX: 67820300

EMAIL: ccacpl@singnet.com.sg

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 JPK JP Knights Pte Ltd LBS L.B.S Auto Consultants Pte Ltd LKK LKK Auto Consultants Pte Ltd 7 PS **Priority Services** VAC Vicom Ltd 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
- · Our Insured's driver has not reported the accident to us todate.

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

Our insured driver has not reported the accident, therefore we can't achieve on liability.

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:

ccacpl@singnet.com.sg [mailto:ccacpl@singnet.com.sg]

Sent: Monday, June 24, 2019 5:48 PM

To: ERGO Insurance Pte. Ltd. (Claims Department)

Subject: NOTICE OF ACCIDENT: 3RD PARTY CLAIM: SMH6405K AGAINST YOUR INSURED SME8888Y"S

POLICY DOA: 23/06/2019

Dear Sir,

Attached is our customer, SMH6405K SAS report doing a 3rd party claim against your insured policy.

Please provide us with a list of surveyor for PRI.

Please help to confirm is this a Direct Settlement claim with liability in our customer's favour.

Best Regards,

Ho Too Boon CAR CITY AUTO CENTRE PTE LTD TEL: 67810300 FAX: 67820300

EMAIL: ccacpl@singnet.com.sg



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



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

170		Affiliated to Federation Internat	ionale Des Experts En Automo	obile
ERC	O INSURANCE F	PTE LTD	Ref : CC4/EGI190112	231/Ukb3s2
#04	MASEK BOULEV 05 SUNTEC TOW GAPORE 038985		Date: 02-01-2020 Code: EGI	
1.		Policy Particulars	s :- THIRD PARTY CLAIM	4
	Insured Veh.	SME 8888Y	Veh. Inspected	SMH 9405K
	Policy No.	DMPG18005437	Coverage (\$)	0.00
	Claim No.	CDMPG19001183/PX/jc	Excess (\$)	0.00
	Assign From	IVY YONG	Assign Date	25/06/2019
2.	A CHARGOS A	Vehicle Part	iculars & Condition	
	Make & Model	HONDA FREED HYBRID (A)	c.c	1496
	Engine No.	HIDDEN	Year of Reg.	2019
	Chassis No.	GB71068675	Colour	BLACK
	Odometer	014365	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		2 (2) (2) (2) (2) (2)
3.		Condit	tions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	185/65 R15	DUNLOP	8 mm
	L/H Front Tyre	185/65 R15	DUNLOP	8 mm
	R/H Rear Tyre	185/65 R15	DUNLOP	8 mm
	L/H Rear Tyre	185/65 R15	DUNLOP	8 mm
4.	STOREST TOTAL	The state of the s	on of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE RE	AR PORTION.	
	DAMAGES SEE D			
5.			Il Information	
	Accident Date	23/06/2019	Inspection Date	01/07/2019
	Survey held at	CAR CITY AUTO CENTRE PTE	LTD	
		BLK 9006 TAMPINES ST 93 #01-198 SINGAPORE 528840		
ā.		R	emarks	
	A)THE INSPECTION B)IN ACCORDANCE	N WAS CONDUCTED ON A"WIT E TO YOUR INSTRUCTIONS, W	HOUT PREJUDICE" BASIS	REPAIRS
b.			Days of Repair	A THE PARTY OF THE
	ESTIMATED NORM	MAL PERIOD FOR REPAIR:	3 Working Days	



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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SMH 9405K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS		1,17	(4)
1	REAR WINDSCREEN MOULDING	NECESSARY	161.80	161.80
1	REAR TAILGATE COVER	BADLY DENTED	1,150.00	1,150.00
1	REAR TAILGATE COVER LOCK	NOT NECESSARY	153.60	1,150.00
1	REAR TAILGATE COVER LOGO	NECESSARY	29.40	29.40
1	REAR TAILGATE COVER EMBLEM "FREED"	NECESSARY	58.00	58.00
1	REAR TAILGATE COVER EMBLEM "HYBRID"	NECESSARY	77.40	77.40
1	REAR TAILGATE COVER EMBLEM "H"	REPEATED	29.40	77.40
1	REAR TAILGATE COVER CHROME	NOT NECESSARY	330.70	
2	REAR TAILGATE TAILLAMP RH & LH @ \$530.50	NOT NECESSARY	1,061.00	
	REAR TAILGATE INNER TRIM COVER	NOT NECESSARY	288.00	
1	REAR TAILGATE WEATHERSTRIP	NOT NECESSARY	175.00	
1	REAR TAILGATE STAY	NOT NECESSARY	135.00	
1	REAR BUMPER	NOT NECESSARY	935.60	
2	REAR BUMPER SIDE RETAINER LH & RH @ \$23.70	NOT NECESSARY	47.40	
	REAR BUMPER TOWING COVER	NOT NECESSARY	22.70	
1	REAR END PANEL	TO REPAIR SEE LABOUR	633.70	
1	REAR END PANEL GARNISH	NOT NECESSARY	119.00	
	LESS 20% DISCOUNT	Personal production of the section (Section 1997)	-1,081.54	-295.32
			4,326.16	1,181.28
	SPECIAL NETT ITEMS			
2	REAR GLASS SEALANT @ \$25.00 (SN)	NECESSARY	50.00	40.00
1	REAR REVERSE SENSOR (SN)	NOT FITTED	280.00	40.00
10	REAR BUMPER CLIPS @ \$3.90 (SN)	NECESSARY	39.00	39.00
1	REAR NOS PLATE & HOLDER (SN)	NOT NECESSARY	35.00	05.00
- 1			404.00	79.00
Į,	LABOUR			70.00
S	TO REMOVE & REFIT AFFECTED PARTS; PANEL BEATING ON DAMAGED AREAS, CUT, WELD, KNOCK STRAIGHTEN, REALIGN & RESHAPE. REAR TAILGATE COVER, REAR BUMPER, REAR SPOILER, REAR SKIRT, REAR END PANEL, REAR TAILLAMP RH, OTHER. NCLUSIVE OF THE REPAIR OF REAR END PANEL.		1,000.00	400.00



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Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	LABOUR		1,41	(+/
	TO REMOVE & REFIT AFFECTED PARTS; PANEL BEATING ON DAMAGED AREAS, CUT, WELD, KNOCK STRAIGHTEN, REALIGN & RESHAPE. REAR TAILGATE COVER, REAR BUMPER, REAR SPOILER, REAR SKIRT, REAR END PANEL, REAR TAILLAMP RH, OTHER. INCLUSIVE OF THE REPAIR OF REAR END PANEL.		1,000.00	400.00
	TO PUTTY, CLEANING, SANDING, POLISHING, WAXING & SPRAY PAINT ON ALL NECESSARY PARTS AND AREAS. REAR BUMPER, REAR SKIRT, REAR TAILGATE COVER, REAR SPOILER, REAR END PANEL, REAR FENDER RH ETC.		850.00	600.00
	TO CHECK & REPAIR WIRING SYSTEM, REMOVE & REPLACE DAMAGED WIRE. SIGNAL LIGHT WIRE, ALL LAMP WIRE, SENSOR WIRE & OTHER WIRING.		70.00	20.00
	TO REMOVE & REFIT REAR WINDSCREEN GLASS FOR ALL NECESSARY REPAIRS.		120.00	120.00
	ANTI-RUST.		50.00	30.00
	TO REMOVE & REFIT REAR TAILGATE COVER. REAR TAILGATE LOCK INNER & OUTER, REAR TAILGATE COVER HANDLE, WIPER MOTOR, SWITCH, TRIM BOARD & ALL EMBLEM ETC.		120.00	60.00
- 1	TO INSTALL REVERSE SENSORS.	NOT NECESSARY	70.00	
	TO APPLY BODY SEALANTS ON BODY JOINTS.	NOT NECESSARY	120.00	(3) (2)
	TO TRANSFER REVERSE & REAR VIEW CAMERA.		100.00	30.00
			2,500.00	1,260.00
8	GRAND TOTAL		7,230.16	2,520.28

RECOMMENDED COST OF REPAIRS	2.520.28
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Report Ref No. CC4/EGI19011231/Ukb3s2

CHUA KANG SENG

Licensed Appraiser