

Khanchna (LKK Auto)

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Monday, 16 December 2019 9:52 AM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: Seeking approval to do DS- SMH9405K | OI : SME8888Y | DOA: 23/06/2019| ERGO REF: CDMPG19001183/PX/jc

Hi Khanchna,

Please let us have your SR & Invoice, LOD received.
Thank you

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

ERGO

www.ergo.com.sg

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From: Ivy Yong
Sent: Thursday, 17 October 2019 11:17 am
To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>; Phoebe Xie <phoebe.xie@ergo.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking approval to do DS- SMH9405K | OI : SME8888Y | DOA: 23/06/2019| ERGO REF: CDMPG19001183/PX/jc

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,
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

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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: Khanchna@lkkauto.com | 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) <shupeil@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:shupeil@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: shupeil@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 <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

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: shupeil@lkkauto.com | fax: 6741-4108

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: 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: 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

www.ergo.com.sg

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

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

On Tue Jun 25 2019 09:02:34 GMT+0800 (Singapore Standard Time) ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg> wrote:

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

Dear Sir,

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

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.

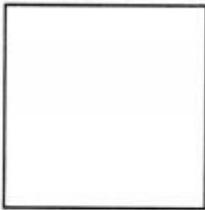
Best Regards,

Ho Too Boon

CAR CITY AUTO CENTRE PTE LTD

TEL: 67810300 FAX: 67820300

EMAIL: ccacpl@singnet.com.sg



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

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Friday, 11 October 2019 3:36 PM
To: My Digital Lock
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SMH 9405K & SME 8888Y [ERGO] ON 23/06/2019

Dear Mr. Ronn,

We refer to the above matter and e-mails as trailed.

Please be informed that we are still waiting for your phone call for discussion.

Kindly forward us accident photographs of your vehicle to enable our surveyor to review them.

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)

From: My Digital Lock <mydigitallock.sg@gmail.com>
Sent: Monday, 7 October 2019 11:41 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SMH 9405K & SME 8888Y [ERGO] ON 23/06/2019

Hi, we do not have any photo taken . But our car was not damage in the incident. tomorrow i will call you to discuss

On Mon, Oct 7, 2019 at 2:42 PM Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Dear Mr. Ronn,

We refer to the above matter and e-mails as trailed.

Please be informed that we are still waiting for your phone call for discussion.

Kindly forward us accident photographs of the Third party vehicle (if any) to enable our surveyor to review them and report to our principal, ERGO Insurance accordingly.

Please be assured that as loss adjuster for ERGO Insurance, our surveyor will ensure the consistency of the damages incurred to Third party vehicle as a result of the accident and also reduce the cost of repairs for a fair and just settlement which is subject to ERGO Insurance's approval.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within **5 days** from the date of this e-mail.

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)

From: Khanchna (LKK Auto)

Sent: Thursday, 5 September 2019 3:41 PM

To: My Digital Lock <mydigitallock.sg@gmail.com>

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

Subject: RE: ACCIDENT INVOLVING SMH 9405K & SME 8888Y [ERGO] ON 23/06/2019

Dear Mr. Ronn,

We refer to your e-mail below.

My name is Khanchna and my number is 68412360.

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)

From: My Digital Lock <mydigitallock.sg@gmail.com>

Sent: Thursday, 5 September 2019 2:36 PM

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

Subject: Re: ACCIDENT INVOLVING SMH 9405K & SME 8888Y [ERGO] ON 23/06/2019

I am in Thailand right now, next Monday who should I call to discuss this?

88188870 Ronn

On Thu, Sep 5, 2019, 10:12 Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

Our Ref: CC4/EGI19011231/Ukb3

TEO JIN TONG

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMH 9405K & SME 8888Y [ERGO] ON 23/06/2019

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 Company Limited** to deal with the third party claim against your policy.

We have received a claim from SMH 9405K against your motor insurance policy.

Based on the accident reports and accident video footage, 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 e-mail.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (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.

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)

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Please do not hesitate to call us if you have any queries.

Thank you!

Best Regards,

t: +65 6262 0757

e: mydigitallock.sg@gmail.com

w: www.mydigitallock2018.com.sg

My Digital Lock Pte. Ltd.

North Point Bizhub

2 Yishun Industrial Street 1

#05-10

Singapore 768159