

## Khanchna (LKK Auto)

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**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](mailto:ivy.yong@ergo.com.sg)



[www.ergo.com.sg](http://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](mailto: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](mailto:ivy.yong@ergo.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto: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](mailto:khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Jeannie Cheng <[jeannie.cheng@ergo.com.sg](mailto:jeannie.cheng@ergo.com.sg)>  
**Sent:** Wednesday, 3 July 2019 4:16 PM  
**To:** Shu Pei (LKKAuto) <[shupe@lkkauto.com](mailto:shupe@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Survey Report (ERGO Insurance Pte. Ltd.) <[Survey.Report@ergo.com.sg](mailto:Survey.Report@ergo.com.sg)>;  
Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto: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](mailto:jeannie.cheng@ergo.com.sg)

[www.ergo.com.sg](http://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](mailto:shupeil@lkkauto.com) | fax: 6741-4108

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

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**From:** Shu Pei (LKKAuto)

**Sent:** Tuesday, 2 July 2019 7:42 PM

**To:** 'Jeannie Cheng' <[jeannie.cheng@ergo.com.sg](mailto:jeannie.cheng@ergo.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Survey Report (ERGO Insurance Pte. Ltd.)' <[Survey.Report@ergo.com.sg](mailto:Survey.Report@ergo.com.sg)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto: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](mailto: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](mailto:jeannie.cheng@ergo.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Survey Report (ERGO Insurance Pte. Ltd.)' <[Survey.Report@ergo.com.sg](mailto: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](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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**From:** Jeannie Cheng [<mailto:jeannie.cheng@ergo.com.sg>]

**Sent:** Tuesday, 25 June 2019 9:52 AM

**To:** [admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)

**Cc:** [sur@lkkauto.com](mailto:sur@lkkauto.com); Survey Report (ERGO Insurance Pte. Ltd.) <[Survey.Report@ergo.com.sg](mailto: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](mailto: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](mailto:jeannie.cheng@ergo.com.sg)



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**From:** [ccacpl@singnet.com.sg](mailto: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](mailto: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](mailto: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
<a href="#">AIS</a>

[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 to date.

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](mailto:jeannie.cheng@ergo.com.sg)

[www.ergo.com.sg](http://www.ergo.com.sg)



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**From:**

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

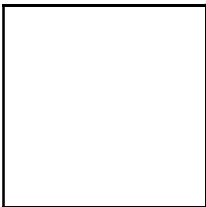
Attached is our customer, SMH6405K SAS report doing a 3rd party claim against your insured policy.

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](mailto:ccacpl@singnet.com.sg)



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