

INS. CASE OWNER:

NY

CC4, 661 190 12613, U da3

LKK:

IDAC:

Surveyor:

MAKINS

DOI:

ASSIGNMENT

12/1/19

Date / Time:

12/01/2019

Registered in Merimen:

Pre-assign / CCU / FTE

SLD 5435 H



Insured Vehicle No.:

Claim No.:

Name of Insured:

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :S\$

D.O.A.:

Place of Accident:

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.:

(V/L: YES / NO)

Insured Liability:

%

Final ? Yes / No

SMH 4978 G



INSRS:

WSP:

Tel:

Liability:

RMKS:

Quamre



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

SMH 4978 G. X; SLD 5435 H. X

25/11/19 FILE PASS TO HMK TO CLOS

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:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

( days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

IF NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

( days)

Loss of Use (LOU):

S\$

(\$ x days)

Loss of Income (LOI):

S\$

(\$ x days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

Wf

3) Survey fee:

\$350

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

(08/11/13) wsf

ASS. REC. BY: Marcus

REF:

## ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.

N/S	O/S

Bal. or Market Value:

IDAC Accident Report:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

4

days

Res.: Yes or No

Lum Sum:

20

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No: SMH 49786 Yr Regn: \_\_\_\_\_Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /Truck / Trailer or CA

Make:

Hyundai: Avante

Colour:

Black

A/C: Insured / Std / NI / NA

Sp. Reading:

11170

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

KMH D841CMKU84987Gen. Cond: Good / Fair / Poor / BurntSteering: Order / Jammed / Leaked / Burnt orBrake: Order / Jammed / Leaked / Burnt orMod: Nil / S/Bin / STD A/Rim or

Tyre Size:

F:

195/65-15

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Nexen

Front

Rear

R/Bal.

9

mm

R/Bal.

9

mm

L/Bal.

9

mm

L/Bal.

9

mm

D.O.A.

D.O.I.

17/7/09

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

LI - \$4500 (Red \$4902.84 / 521)

Date/Time, File Pass to?

☐

Preli. Report

Days Of Repair:

to

☐

Final Report

Resurvey No. of Trip:

Survey Fee:

Date/Time, File Return to?

Transportation:

to

Add Fee:

☐

Site Insp (\$

) \$ + RS \$

☐

Interview (\$

) Photo

☐

Tech. Invs (\$

) Others

☐

Weekend (\$

) TOTAL

Report Format :

Lump Sum / I.B.I. (\$

TOTAL

# QUAN DE MOTOR TRADING

1 KAKI BUKIT AVENUE 6, #01-67

AUTOBAY, SINGAPORE 417883

HP: 96709191 FAX: 66840767

Ergo Insurance Pte Ltd  
5 Temasek Boulevard  
#04-01 Suntec Tower Five  
Singapore 038985  
Attn: Motor Claims Department

Date: 17 July 2019

- the Repairer of the following:
- To resurvey before/after spray painting
  - To display damaged part(s) during resurvey
  - Parts prices are subject to confirmation
  - Third party survey is on a "Without Prejudice" basis
  - No illegal modification(s) is allowed
  - Supplementary item(s) must be resurveyed and its subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Not Authorized  
LH  
2/5 4500  
Hby.

**Accident on 12/07/2019 involving vehicles SMH4978G & SLD5435H along Raffles City B2 carpark**

**Estimate cost of repair to vehicle SMH4978G Hyundai Avante**

1 pc.	front bumper	2.5	\$	474.00	✓
1 pc.	front bumper side retainer rh	one	\$	29.00	✓
1 set	front bumper clips	set	\$	50.00	✓
1 pc.	front bumper sponge	1.1	\$	111.00	X
1 pc.	front bumper reinforcement	1.1	\$	495.00	X
1 pc.	front bumper fog lamp rh	one	\$	184.50	✓
1 pc.	front bumper side garnish rh	gms	\$	35.00	✓
1 pc.	front bumper inner side tray	one	\$	88.20	✓
1 pc.	headlamp rh	scr/cor	\$	1,198.00	✓
1 pc.	front fender rh	3rd 500	\$	966.00	✓
1 pc.	front fender inner shield rh	To. n	\$	195.70	✓
1 set	front fender inner shield clips	set	\$	45.00	✓
1 pc.	front door rh	1.1	\$	1,255.00	X
1 pc.	front support panel	1.1	\$	949.00	X
1 pc.	front lower arm rh	set	\$	488.30	✓
1 pc.	front knuckle arm rh	set	\$	655.20	✓
1 pc.	front knuckle bearing rh	set	\$	195.00	✓
1 pc.	front shock absorber rh	set	\$	389.65	✓
			\$	7,803.55	
		Less 20%	\$	1,560.71	
			\$	6,242.84	

4993.55  
3948.4

## **S. Nett Items:**

1 pc.	front tyre rh	one	\$	380.00	X
1 pc.	front sport rim rh	one/set	\$	650.00	500

## **Labour Charges:**

To check wiring	\$	80.00	20
To remove & refix air-con & refill gas	\$	150.00	X
To conduct wheel alignment	\$	150.00	100
To spray rust proofing	\$	100.00	30
Labour for panel beating, welding & renew parts	\$	750.00	400
Spray painting	\$	900.00	680
<b>Total:</b>	<b>\$</b>	<b>9,402.84</b>	

2724.84

[> Back to OneMotoring](#)

## Enquire PARF/COE Rebate for Registered Vehicle

<b>Vehicle Owner Particulars</b>	
Owner ID Type:	Singapore NRIC
Owner ID:	372Z
<b>Vehicle Details</b>	
Vehicle No.:	SMH4978G
Vehicle to be Exported:	No
Intended Deregistration Date:	26 Jul 2019
Vehicle Make:	HYUNDAI
Vehicle Model:	AD AVANTE 1.6 GLS (A)
Primary Colour:	Black
Manufacturing Year:	2018
Engine No.:	G4FGJU078503
Chassis No.:	KMHD841CMKU849787
Maximum Power Output:	93.8 kW (125 bhp)
Open Market Value:	\$12,194.00
Original Registration Date:	25 Jan 2019
First Registration Date:	25 Jan 2019
Transfer Count:	0
Actual ARF Paid:	\$12,194.00
<b>Intended PARF Rebate Details</b>	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	24 Jan 2029
PARF Rebate Amount:	\$9,145.00
<b>Intended COE Rebate Details</b>	
COE Expiry Date:	24 Jan 2029
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$26,170.00
COE Rebate Amount:	\$24,847.00
<b>Total Rebate Amount:</b>	<b>\$33,992.00</b>

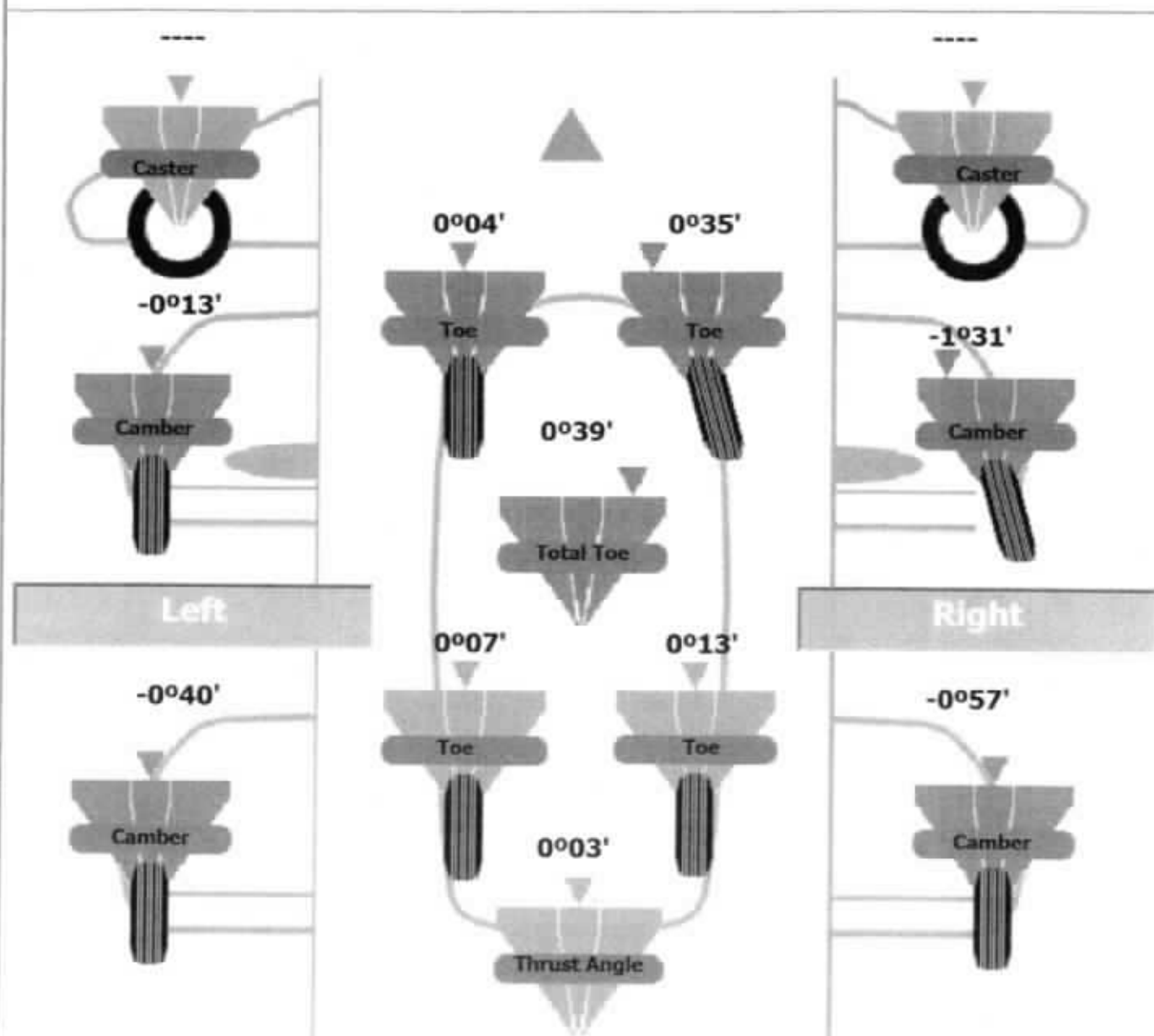
The information contained herein is correct as at 26 Jul 2019

OK

Customer:		Date:	17/7/2019 2:13 PM
Company:		VIN	
License No:	SMH4978G	Technician:	
Odometer:		Order No.:	

## Graphic Alignment Report

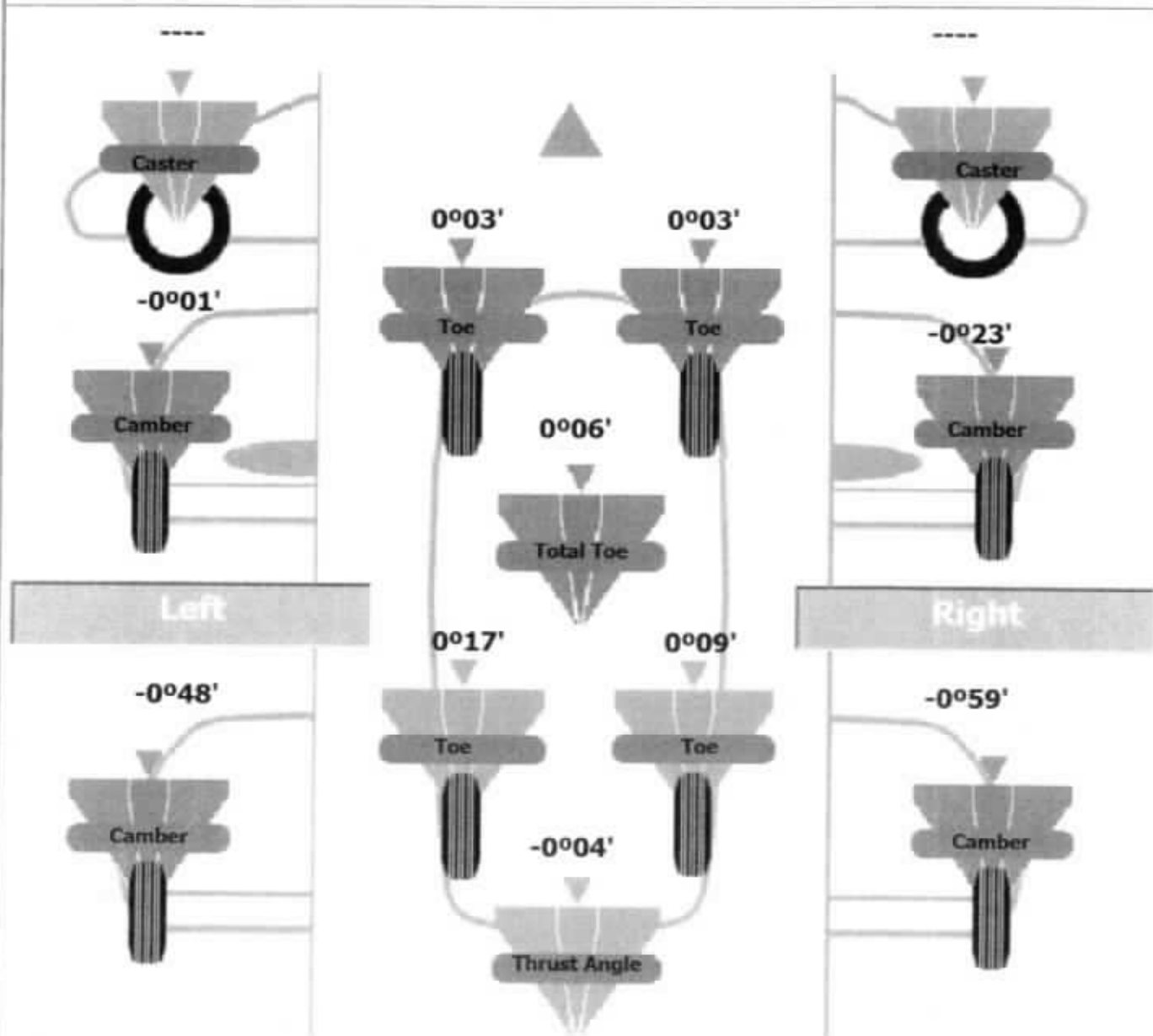
HYUNDAI, 2018, AVANTE(Custom)



Customer:		Date:	19/7/2019 7:25 PM
Company:		VIN	
License No:	SMH4978G	Technician:	
Odometer:		Order No.:	

## Graphic Alignment Report

HYUNDAI, 2018, AVANTE(Custom)



## Nivitha (LKK Auto)

---

**From:** Jeannie Cheng <jeannie.cheng@ergo.com.sg>  
**Sent:** Wednesday, 17 July 2019 10:59 AM  
**To:** admin-d@lkkauto.com  
**Cc:** sur@lkkauto.com; Survey Report (ERGO Insurance Pte. Ltd.)  
**Subject:** FW: PRS IRO SMH4978G | OI : SLD5435H | DOA: 12/07/2019| ERGO REF: SLD5435H/PX/jc  
**Attachments:** SLD5435H OI.PDF; SMH4978G 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. Their client's vehicle can be surveyed at the location as stated in the email below.  
(Note: No repair estimate was provided to us)

Attached are the necessary documents for your further actions.

Kindly acknowledge receipt of this email.

(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)

**ERGO**

*Yeh In - Marais*

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

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---

**From:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Sent:** Wednesday, July 17, 2019 10:56 AM  
**To:** 'Jennifer Pang'  
**Cc:** Survey Report (ERGO Insurance Pte. Ltd.); Jeannie Cheng  
**Subject:** RE: PRS IRO SMH4978G | OI : SLD5435H | DOA: 12/07/2019| ERGO REF: SLD5435H/PX/jc

WITHOUT PREJUDICE

Dear Sir,

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)

**ERGO**

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

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---

**From:** Jennifer Pang [<mailto:quanv3@yahoo.com.sg>]  
**Sent:** Tuesday, July 16, 2019 4:23 PM  
**To:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Subject:** Re: Pre-Repair Inspection

Dear Phoebe Jay Xie,

Kindly arrange LKK Auto Consultants Pte Ltd to survey our client's vehicle SMH4978G soonest possible.

Thank You

Regards,  
Quan De Motor Trading

Sent from Yahoo Mail for iPhone

On Tuesday, July 16, 2019, 4:04 PM, ERGO Insurance Pte. Ltd. (Claims Department) <[claims@ergo.com.sg](mailto:claims@ergo.com.sg)> wrote:



Dear Jennifer,

Please choose from our list of surveyors for PRS.

Thank you

1	AIS	Automobile Inspection Services Pte Ltd
2	FTA	FormTeam Consultancy Pte Ltd
3	IAS	Infiniti Appraisal Service
4	JP	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
11	AA	Appraisal Associates

Warmest Regards,

Phoebe Jay Xie

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five

Singapore 038985

DID.: [+65 6829 9191](tel:+6568299191)

[phoebe.xie@ergo.com.sg](mailto:phoebe.xie@ergo.com.sg)

---

**From:** Jennifer Pang [<mailto:quanv3@yahoo.com.sg>]

**Sent:** Monday, 15 July, 2019 3:00 PM

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

**Subject:** Pre-Repair Inspection

Hi All,

Accident on 12/07/2019 involving vehicles SMH4978G & SLD5435H along Raffles City B2 carpark

Kindly arrange for pre-repair inspection for vehicle SMH4978G soonest possible.

Thank you.

Quan De Motor Trading

1 Kaki Bukit Avenue 6

#01-67 Autobay (417883)

Contact: Ms. Jennifer (HP: 96709191)

Regards,

Quan De Motor Trading

Jennifer

## QUAN DE MOTOR TRADING

1 KAKI BUKIT AVENUE 6, #01-67  
AUTOBAY, SINGAPORE 417883  
HP: 96709191 FAX: 66840767

Ergo Insurance Pte Ltd  
5 Temasek Boulevard  
#04-01 Suntec Tower Five  
Singapore 038985  
Attn: Motor Claims Department

Date: 6 August 2019

**Accident on 12/07/2019 involving vehicles SMH4978G & SLD5435H  
along Raffles City B2 carpark**

With regards to the above, we are writing on behalf of the registered owner of vehicle SMH4978G which was involved in the abovementioned accident

We are informed that the accident was caused solely by the negligence of your insured vehicle SLD5435H. As a result of the accident, our client's vehicle was damaged and our client has been put to great loss and expenses, particulars of which are as follows:

1) Cost of Repairs	<b>\$4,500.00</b>
2) Loss Of Rental	<b>\$840.00</b>

<b>Total:</b>	<b><u>\$5,340.00</u></b>
---------------	--------------------------


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

- |                             |  |
|-----------------------------|--|
| a) Original Invoice         | b) GIA Accident Report                 |
| c) Certificate of Insurance | d) Owner/Driver NRIC & Driving License |
| e) Letter of Authorisation  | f) LTA search tax invoice              |

Kindly acknowledge receipt of the above documents and your favourable reply is much appreciated.

Yours sincerely,

**QUAN DE MOTOR TRADING**

  
email: [quanv3@yahoo.com.sg](mailto:quanv3@yahoo.com.sg)

## QUAN DE MOTOR TRADING

1 KAKI BUKIT AVENUE 6, #01-67  
AUTOBAY, SINGAPORE 417883  
HP: 96709191 FAX: 66840767

Ergo Insurance Pte Ltd  
5 Temasek Boulevard  
#04-01 Suntec Tower Five  
Singapore 038985  
Attn: Motor Claims Department

Date: 6 August 2019

Accident on 12/07/2019 involving vehicles SMH4978G & SLD5435H  
along Raffles City B2 carpark  
Invoice for cost of repair to vehicles SMH4978G Hyundai Avante 1.6A

To supply spare parts, labour for panel  
beating, welding and renew parts,  
including spray painting

Lump sum: \$ 4,500.00

(S.DLS: FOUR THOUSAND FIVE HUNDRED ONLY)



Date:

To: Ergo Insurance Pte-Ltd.

RE: ACCIDENT INVOLVING VEHICLES SMH 4978 G & SLD 5435 H  
ALONG RAFFLES CITY B2 CARPARK ON 12/07/2019

I/We, Lim Jingcong Vernon of (NRIC/ROC No.) SP439372/Z  
of 5 Burnfoot Terrace S(459797)

owner of vehicle no. SMH 4978 G in consideration of M/s. Soh Cheng Whee Motor repairing my/our vehicle SMH 4978 G at my/our instruction and hereby authorised M/s. Soh Cheng Whee Motor to demand claim settle receive whatever amount settled/payable by the Insurance Company and/or third party or to commence legal proceedings, if necessary, under my name, for cost of repairs, car rental and/or loss of use, etc. and to their appointing solicitor to act for me/us in respect of the said accident/claim and all claimed and/or settled shall belong to them absolutely.

I/We further agree and undertake to indemnify them against the abovementioned claims costs which may arisen therewith.

Signature of Owner:

VJ

Name of Owner :

Lim Jingcong Vernon



# LUXS LEASING & LIMOUSINES SERVICES PTE LTD

Invoice LUXS\_INV-0416  
Date: 06-Aug-2019  
Cashier: Jane  
Term:

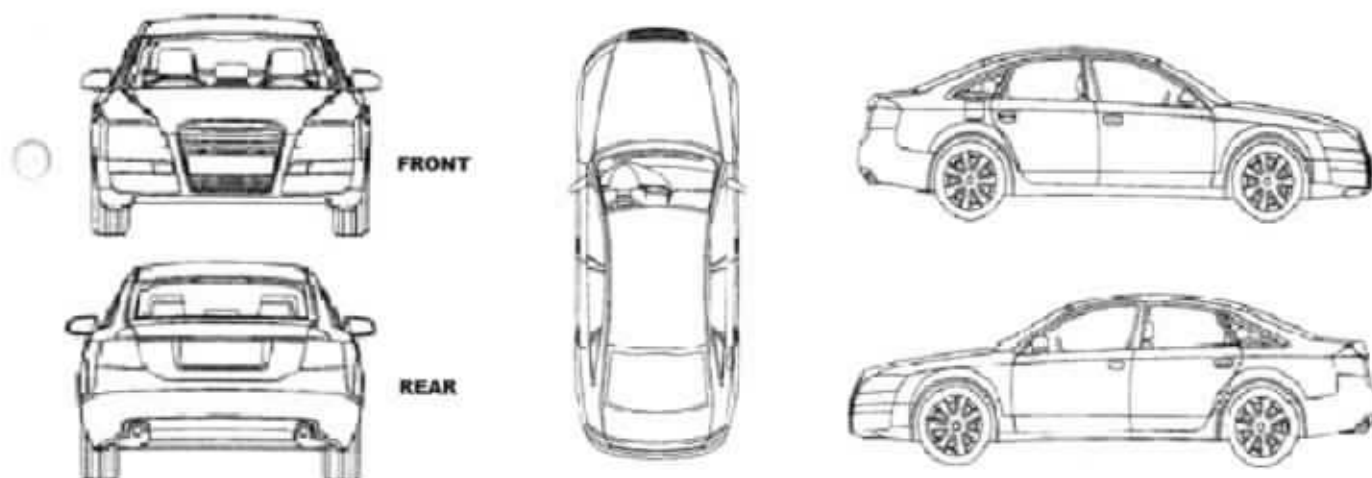
Bill To: LIM JINGCONG, VERNON

Contact: 94763991  
Car No. Plate: SMM2523Y  
Car Make/Model: HYUNDAI AD AVANTE 1.6 GLS (A)

Item Description	Amount (S\$)
Rental (7 Day) 13-Jul-2019 - 20-Jul-2019	840.00


Remarks:	Sub Total:SGD	840.00
	Discount:SGD	
	Total Amt. Payable:SGD	840.00

HIRER'S PARTICULARS	
Name: LIM JINGCONG, VERNON	Mobile Phone: 94763991
Address(Residential):	
NRIC / Passport No.: S8439372Z	Home Phone:
Phone(Next Of Kin / Friend):	Email:
License Date / Country of Issue:	D.O.B
VEHICLE DETAILS	
Model / Make: HYUNDAI AD AVANTE 1.6 GLS (A)	Vehicle No.: SMM2523Y



Legend: D = Dent S = Scratch C = Chip Off R = Rust M = Missing L = Loose CR = Crack																																																																	
Additional Features in Vehicle:		Delivery Address:		Collection Address:																																																													
<table border="1"> <thead> <tr> <th colspan="3">RENTAL CHARGES</th> </tr> </thead> <tbody> <tr> <td>7 Day(s)</td> <td>\$840.00</td> <td></td> </tr> <tr> <td>Malaysia Charge</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>Additional Driver</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>CDW</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>GPS Rental</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>Surcharge</td> <td>\$</td> <td></td> </tr> <tr> <td>Misc Charges</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>Delivery</td> <td>\$</td> <td></td> </tr> <tr> <td>Collection</td> <td>\$</td> <td></td> </tr> <tr> <td>Damage</td> <td>\$</td> <td></td> </tr> <tr> <td>Refundable Deposit</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>Total</td> <td>\$840.00</td> <td></td> </tr> <tr> <td>Reservation</td> <td>\$0.00</td> <td></td> </tr> <tr> <td>Balance</td> <td>\$840.00</td> <td></td> </tr> </tbody> </table>		RENTAL CHARGES			7 Day(s)	\$840.00		Malaysia Charge	\$0.00		Additional Driver	\$0.00		CDW	\$0.00		GPS Rental	\$0.00		Surcharge	\$		Misc Charges	\$0.00		Delivery	\$		Collection	\$		Damage	\$		Refundable Deposit	\$0.00		Total	\$840.00		Reservation	\$0.00		Balance	\$840.00		<table border="1"> <thead> <tr> <th>Out Date:</th> <th>Out Time:</th> <th>Hirer Signature</th> <th>Staff Signature</th> </tr> </thead> <tbody> <tr> <td>13-Jul-2019</td> <td>12:15</td> <td></td> <td></td> </tr> <tr> <th>Return Date:</th> <th>Return Time:</th> <th>Hirer Signature</th> <th>Staff Signature</th> </tr> <tr> <td>20-Jul-2019</td> <td>12:30</td> <td></td> <td></td> </tr> </tbody> </table>	Out Date:	Out Time:	Hirer Signature	Staff Signature	13-Jul-2019	12:15			Return Date:	Return Time:	Hirer Signature	Staff Signature	20-Jul-2019	12:30			<p>OUT IN</p> <p>E 1/2 F E 1/2 F</p>	
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20-Jul-2019	12:30																																																																
Remarks:																																																																	

By signing on the below, I have agreed that all the information stated above are true and accurate at the time of print.

  
Hirer Signature

AXA INSURANCE PTE LTD  
8 Shenton Way, #24-01  
AXA Tower, Singapore 068811  
Customer Centre #01-21  
Tel: 1800 880 4888 Fax:-  
Website: www.axa.com.sg  
GST Registration Number: 199903512M  
customer.care@axa.com.sg



## CERTIFICATE OF INSURANCE

■ Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) ■ Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 ■ Road Transport Act, 1987 (Malaysia) ■ Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE NO. : VPA/P2279439 Account No. : 08260  
Coverage : Comprehensive  
Sum Insured : Market Value At The Time Of Loss  
Name of Policy Holder : LIM JINGCONG VERNON  
Vehicle Registration No. : SMH4978G  
Period of Insurance : From 25/01/2019 To 24/01/2020 (Both Dates Inclusive)

### PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE\*

- (a) The Policyholder.  
The Policyholder may also drive a Motor Car not belonging to or not hired (under a hire purchase agreement or otherwise) to him or his employer or his partner.  
(b) Any other person who is driving on the Policyholder's order or with his permission. Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

### LIMITATIONS AS TO USE\*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speedtesting, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

(01)

### Basic Own Damage Excess :

An Additional Excess is applicable as follows:

S\$500.00 for Unnamed Authorized Driver

S\$2,500.00 for Undeclared Young and Inexperienced Driver.

(Please refer to your policy on the terms & conditions)

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 93 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

### N.B. :

Your authorised workshop is Komoco Motors Pte Ltd.

AXA INSURANCE PTE LTD

Authorized Signature

Issued by - SGOVKRS on 02/05/2019

### IMPORTANT :

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, covernote and endorsement etc.



REPUBLIC OF SINGAPORE  
IDENTITY CARD NO S8439372Z



Name

LIM JINGCONG, VERNON

林进聪

Race

CHINESE



Date of birth

18-12-1984

Issuing Place of birth

SINGAPORE

Sex

M

128877

REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence No: S8439372Z

Name

LIM JINGCONG, VERNON

Birth Date: 18 Dec 1984

Valid Date: 20 Apr 2011



Identity Card No: S8439372Z



Date of issue

08-04-2015

Address

5 BURNFOOT TERRACE  
SINGAPORE 459797

3448868

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Class 2 Motor Cars < 3000kg with < 7 passenger, exclusive of the driver; and other motor vehicles < 2500kg 20 Apr 2011



Licence No: S8439372Z

Nº 4284

**Jia Le (LKK Auto)**

---

**From:** Mei Kwan (LKKAuto)  
**Sent:** Tuesday, 19 November 2019 9:21 AM  
**To:** ERGO Insurance Pte. Ltd. (Claims Department); Ivy Yong  
**Cc:** Pauline Soh; Jia Le (LKK Auto); Admin A  
**Subject:** RE: PRS IRO SMH4978G | OI : SLD5435H | DOA: 12/07/2019 | ERGO REF: SLD5435H/PX/jc

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Ivy,

We refer to our tele-conversation a while ago.

As spoken, we received TP lod and we will submit survey report soonest.

Thank you.

Best Regards,

**Mei Kwan | Admin**

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Tuesday, 5 November, 2019 10:43 AM  
**To:** ERGO Insurance Pte. Ltd. (Claims Department) <[claims@ergo.com.sg](mailto:claims@ergo.com.sg)>  
**Cc:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto:pauline.soh@ergo.com.sg)>; Ivy Yong <[ivy.yong@ergo.com.sg](mailto:ivy.yong@ergo.com.sg)>; Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: PRS IRO SMH4978G | OI : SLD5435H | DOA: 12/07/2019 | ERGO REF: SLD5435H/PX/jc

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

**EGI ref: TBA**

**LKK REF: CC4/EG119012613/Uda3**

Dear Sir / Madam,

We refer to the above matter.

Please be informed that TP repairer proposed for a direct settlement.

Enclosed revert of vehicle: SMH 4978G

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly advise whether we can proceed for direct settlement for this case. If so, kindly let us have a copy of insured's accident report for our necessary action.

Please take note that the case handler in-charge is Jia Le and she can be contacted at DID: 6749 5792.

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** Wednesday, 17 July, 2019 11:52 AM

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

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

**Subject:** RE: PRS IRO SMH4978G | OI : SLD5435H | DOA: 12/07/2019 | ERGO REF: SLD5435H/PX/jc

Dear Jeannie,

Thank you for the assignment.

Best Regards

**Celine Fong**

**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)

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

**Sent:** Wednesday, 17 July 2019 10:59 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 SMH4978G | OI : SLD5435H | DOA: 12/07/2019 | ERGO REF: SLD5435H/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. Their client's vehicle can be surveyed at the location as stated in the email below.

(Note: No repair estimate was provided to us)

Attached are the necessary documents for your further actions.

Kindly acknowledge receipt of this email.

(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)

# ERGO

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

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**From:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Sent:** Wednesday, July 17, 2019 10:56 AM  
**To:** 'Jennifer Pang'  
**Cc:** Survey Report (ERGO Insurance Pte. Ltd.); Jeannie Cheng  
**Subject:** RE: PRS IRO SMH4978G | OI : SLD5435H | DOA: 12/07/2019| ERGO REF: SLD5435H/PX/jc

WITHOUT PREJUDICE

Dear Sir,

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)

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:** Jennifer Pang [mailto:quanv3@yahoo.com.sg]  
**Sent:** Tuesday, July 16, 2019 4:23 PM  
**To:** ERGO Insurance Pte. Ltd. (Claims Department)  
**Subject:** Re: Pre-Repair Inspection

Dear Phoebe Jay Xie,

Kindly arrange LKK Auto Consultants Pte Ltd to survey our client's vehicle SMH4978G soonest possible.

Thank You

Regards,  
Quan De Motor Trading

Sent from Yahoo Mail for iPhone

On Tuesday, July 16, 2019, 4:04 PM, ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg> wrote:

Data Classification: Confidential, C3

Dear Jennifer,

Please choose from our list of surveyors for PRS.

Thank you

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
11	AA	Appraisal Associates

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](mailto:phoebe.xie@ergo.com.sg)

---

**From:** Jennifer Pang [<mailto:quanv3@yahoo.com.sg>]

**Sent:** Monday, 15 July, 2019 3:00 PM

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

**Subject:** Pre-Repair Inspection

Hi All,

Accident on 12/07/2019 involving vehicles SMH4978G & SLD5435H along Raffles City B2 carpark

Kindly arrange for pre-repair inspection for vehicle SMH4978G soonest possible.

Thank you.

Quan De Motor Trading

1 Kaki Bukit Avenue 6

#01-67 Autobay (417883)

Contact: Ms. Jennifer (HP: [26709191](tel:26709191))

Regards,

Quan De Motor Trading

Jennifer



**AVG**

This email has been checked for viruses by AVG antivirus software.  
[www.avg.com](http://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

Affiliated to Federation Internationale Des Experts En Automobile				
ERGO INSURANCE PTE LTD		Ref : CC4/EGI19012613/Uda3q2		
5 TEMASEK BOULEVARD #04-05 SUNTEC TOWER FIVE SINGAPORE 038985		Date : 09-12-2019		
		Code : EGI		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SLD 5435H	Veh. Inspected	SMH 4978G	
Policy No.		Coverage (\$)	0.00	
Claim No.	SLD5435H/PX/jc	Excess (\$)	0.00	
Assign From	IVY YONG	Assign Date	17/07/2019	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	HYUNDAI AD AVANTE (A)	c.c	1591	
Engine No.	HIDDEN	Year of Reg.	2019	
Chassis No.	KMHD841CMKU849787	Colour	BLACK	
Odometer	11170	Steering	AFFECTED	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	195/65 R15	NEXEN	9 mm	
L/H Front Tyre	195/65 R15	NEXEN	9 mm	
R/H Rear Tyre	195/65 R15	NEXEN	9 mm	
L/H Rear Tyre	195/65 R15	NEXEN	9 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION.THE UNDERCARRIAGE AFFECTED DUE TO COLLISION.				
DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	12/07/2019	Inspection Date	17/07/2019	
Survey held at	QUAN DE MOTOR TRADING BLK 1 KAKI BUKIT AVENUE 6 #01-67 AUTOBAY SINGAPORE 417883			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		<b>4 Working Days</b>		





# 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

Page No.:1 of 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SMH 4978G

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b><u>REPLACEMENT OF PARTS</u></b>				
1	FRONT BUMPER	DISTORTED	474.00	474.00
1	FRONT BUMPER SIDE RETAINER RH	CRACKED	29.00	29.00
1	SET FRONT BUMPER CLIPS	NECESSARY	50.00	50.00
1	FRONT BUMPER SPONGE	NOT NECESSARY	111.00	-
1	FRONT BUMPER REINFORCEMENT	NOT NECESSARY	495.00	-
1	FRONT BUMPER FOG LAMP RH	CRACKED	184.50	184.50
1	FRONT BUMPER SIDE GARNISH RH	GRAZED	35.00	35.00
1	FRONT BUMPER INNER SIDE TRAY	CRACKED	88.20	88.20
1	HEADLAMP RH	SCRATCHED / CRACKED	1,198.00	1,198.00
1	FRONT FENDER RH	BADLY DENTED	966.00	966.00
1	FRONT FENDER INNER SHIELD RH	TORN	195.70	195.70
1	SET FRONT FENDER INNER SHIELD CLIPS	NECESSARY	45.00	45.00
1	FRONT DOOR RH	TO REPAIR SEE LABOUR	1,255.00	-
1	FRONT SUPPORT PANEL	NOT NECESSARY	949.00	-
1	FRONT LOWER ARM RH	BENT	488.30	488.30
1	FRONT KNUCKLE ARM RH	BENT	655.20	655.20
1	FRONT KNUCKLE BEARING RH	NECESSARY	195.00	195.00
1	FRONT SHOCK ABSORBER RH	BENT	389.65	389.65
	LESS 20% DISCOUNT		-1,560.71	-998.71
			6,242.84	3,994.84
<b><u>SPECIAL NETT ITEMS</u></b>				
1	FRONT TYRE RH (SN)	SERVICEABLE	380.00	-
1	FRONT SPORT RIM RH (SN)	CUT / BENT	650.00	500.00
			1,030.00	500.00
<b><u>LABOUR</u></b>				
	TO CHECK WIRING .		80.00	20.00
	TO REMOVE & REFIX AIR-CON & REFILL GAS.	NOT NECESSARY	150.00	-
	TO CONDUCT WHEEL ALIGNMENT.		150.00	100.00
	TO SPRAY RUST PROOFING.		100.00	30.00

Report Ref No. CC4/EGI19012613/Uda3q2



## 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

Page No. 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR FOR PANEL BEATING ,WELDING & RENEW PARTS.INCLUSIVE OF THE REPAIR OF FRONT DOOR RH . SPRAY PAINTING.		750.00	400.00
			900.00	680.00
			2,130.00	1,230.00
GRAND TOTAL			9,402.84	5,724.84
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				4,500.00

Report Ref No. CC4/EGI19012613/Uda3q2

CHUA KANG SENG

Licensed Appraiser

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