



Auto
Consultants
Pte Ltd

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

Our Ref: CC4/EGI19012802/Eka3

25 JULY 2019

KBS ENGINEERING

3027 UBI ROAD 1

#04-118

KAMPONG UBI INDUSTRIAL ESTATE

SINGAPORE 408720

Dear Sir/Madam,

ACCIDENT INVOLVING GBB 9230J & SHB 706S ON 16/07/2019

We refer to the above accident where we are acting for ERGO INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 08/08/2019, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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

Yours faithfully,

KHANCHNA

Case Handler

DID: 6841 2360

FAX: 6741 4108

EMAIL: khanchna@lkkauto.com

c.c. *ERGO INSURANCE COMPANY LIMITED*
(Motor Claims Dept)

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 2 September 2020 10:02 AM
To: Ivy Yong
Cc: Admin A; Phoebe Xie
Subject: | OI : GBB9230J | DOA: 16/07/2019| ERGO REF: CDMCG19001299/PX/jc

EGI ref: CDMCG19001299/PX/jc
LKK REF: CC4/EGI19012802/Eka3

Dear Sir/Madam,

We refer to the above matter.

Our surveyor has finalised the above matter with TP repairer.

However, TP repairer did not submit the LOD until now. In view of no further development, we will proceed to temporary close the file and submit the report to your office.

If any new development in future, we will keep you informed for an update and follow up the matter accordingly

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: 22 July 2019 1:37 PM

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

Cc: 'Survey Report (ERGO Insurance Pte. Ltd.)' <Survey.Report@ergo.com.sg>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: RE: PRS IRO SHB706S | OI : GBB9230J | DOA: 16/07/2019| ERGO REF: CDMCG19001299/PX/jc

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

EGI ref: CDMCG19001299/PX/jc
LKK REF: CC4/EGI19012802/Eka3

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SHB 706S

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Our case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

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 | fax: 67414108

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

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

Sent: Friday, 19 July, 2019 10:14 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 SHB706S | OI : GBB9230J | DOA: 16/07/2019| ERGO REF: CDMCG19001299/PX/jc

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards

G.NIVITHA

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: Friday, 19 July 2019 8:40 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 SHB706S | OI : GBB9230J | DOA: 16/07/2019| ERGO REF: CDMCG19001299/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



www.ergo.com.sg

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From: Jeannie Cheng

Sent: Friday, July 19, 2019 8:38 AM

To: 'Shanti B Thaiyal Nayagi (Auto Svcs/Claims & IA/Claims & IA/Taxis)'

Cc: Yeo Poh Suan (Auto Svcs/ARC/AR & SC/Taxis); Kok Tuck Foo (Auto Svcs/ARC/AR & SC/Taxis); Koo Yew Chung (Auto Svcs/ARC/AR & SC); Phua Zhi Yang (Auto Svcs/ARC/AR & SC/Taxis); Grace Ng Siu Ching (Auto Svcs/ARC/AR & SC/Taxis);

Lim Wei Siong (Auto Svcs/Claims & IA/Claims & IA/Taxis); Chin Kim Ming (Auto Svcs/ARC/AR & SC/Taxis); Survey Report (ERGO Insurance Pte. Ltd.)

Subject: RE: PRS IRO SHB706S | OI : GBB9230J | DOA: 16/07/2019| ERGO REF: CDMCG19001299/PX/jc

WITHOUT PREJUDICE

Dear Shanti,

We will assign LKK Auto Consultants Pte Ltd to survey your client's vehicle.

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: Shanti B Thaiyal Nayagi (Auto Svcs/Claims & IA/Claims & IA/Taxis) [\[mailto:BThaiyalN@smrt.com.sg\]](mailto:BThaiyalN@smrt.com.sg)

Sent: Friday, July 19, 2019 8:19 AM

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

Cc: Yeo Poh Suan (Auto Svcs/ARC/AR & SC/Taxis); Kok Tuck Foo (Auto Svcs/ARC/AR & SC/Taxis); Koo Yew Chung (Auto Svcs/ARC/AR & SC); Phua Zhi Yang (Auto Svcs/ARC/AR & SC/Taxis); Grace Ng Siu Ching (Auto Svcs/ARC/AR & SC/Taxis); Lim Wei Siong (Auto Svcs/Claims & IA/Claims & IA/Taxis); Chin Kim Ming (Auto Svcs/ARC/AR & SC/Taxis); Jeannie Cheng; Survey Report (ERGO Insurance Pte. Ltd.)

Subject: RE: PRS IRO SHB706S | OI : GBB9230J | DOA: 16/07/2019| ERGO REF: GBB9230J/PX/jc

Dear Jeannie,

Kindly assign one of the following:

LKK Auto Consultants Pte Ltd

VAC

Thank you & Regards
Shanti



From: ERGO Insurance Pte. Ltd. (Claims Department) [\[mailto:claims@ergo.com.sg\]](mailto:claims@ergo.com.sg)
Sent: 18/07/2019 16:54
To: Shanti B Thaiyal Nayagi (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Cc: Yeo Poh Suan (Auto Svcs/ARC/AR & SC/Taxis); Kok Tuck Foo (Auto Svcs/ARC/AR & SC/Taxis); Koo Yew Chung (Auto Svcs/ARC/AR & SC); Phua Zhi Yang (Auto Svcs/ARC/AR & SC/Taxis); Grace Ng Siu Ching (Auto Svcs/ARC/AR & SC/Taxis); Lim Wei Siong (Auto Svcs/Claims & IA/Claims & IA/Taxis); Chin Kim Ming (Auto Svcs/ARC/AR & SC/Taxis); Jeannie Cheng; Survey Report (ERGO Insurance Pte. Ltd.)
Subject: RE: PRS IRO SHB706S | OI : GBB9230J | DOA: 16/07/2019| ERGO REF: GBB9230J/PX/jc

WITHOUT PREJUDICE

Dear Shanti,

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	LKK Auto Consultants Pte 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

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

Thank you.

Warmest Regards,
Jeannie Cheng
ERGO Insurance Pte. Ltd.



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: Shanti B Thaiyal Nayagi (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:BThaiyalN@smrt.com.sg>]

Sent: Thursday, July 18, 2019 9:23 AM

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

Cc: Yeo Poh Suan (Auto Svcs/ARC/AR & SC/Taxis); Kok Tuck Foo (Auto Svcs/ARC/AR & SC/Taxis); Koo Yew Chung (Auto Svcs/ARC/AR & SC); Phua Zhi Yang (Auto Svcs/ARC/AR & SC/Taxis); Grace Ng Siu Ching (Auto Svcs/ARC/AR & SC/Taxis); Lim Wei Siong (Auto Svcs/Claims & IA/Claims & IA/Taxis); Chin Kim Ming (Auto Svcs/ARC/AR & SC/Taxis)

Subject: RE: SHB706S - Survey (Ergo)

Dear Sir /Mdm,

Kindly arrange to survey the vehicle **SHB706S** within 48 hours according to GIA guide line, involving your insured **GBB9230J**

Insurance Company : **ERGO**

Vehicle in **Woodlands. SMRT Depot**

**Please arrange LKK / VICOM to survey our taxi*

Regards

Shanti

SMRT Automotive Services PTE LTD

Accident Reporting Center (Claims Dept)

6866 2671/2 | bthaiyaln@smrt.com.sg



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www.avg.com