22/03/2002 - ASS, REC, BY:	REF: 08 EG12000	3613/Rlud	Special Instructi	011:	
Surayor: Rusu	A DETECTATA CENT				
Mennen Paul	ine soh of	EGI	Date/Time	5/3 2020@	10,3
Estimated Cost:		Bill to:			
OD THE WSTTP RI	ES / OD RES / EVA / INV / MV / CS				
To Inspect Vehicle No:		The same of the sa	Insured:	AW 8188 WA	
at Workshop m/s	K's Perform	nance	Tel:8	3063535	
of	67 Yunnan Di	ive 3			
Policy No:		Claim No: C	DMCG 20	000396	
Sum Insured:		Excess:			
Make of Veh: (Client's Record)			D.O.A	1/3/2020	
CA / REV / REP. /	REV 24 HRS (W)		200.5		
Date/Time: 11-29am	D 5/3/2020 Person Contacted:	william	Vehicle IN	OUT	
Date/Time Action/	Instruction Ishmoly (*)				
SKE	3507D-NA/AIG14003	609/m2	. Do	OA: 00/2/201-	f
	8166M- OS/ INC1102135			1.14/10/2011	
•					
	•				
					-

on

Note: This document has not been finalised. LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

To:

ERGO Insurance Pte. Ltd. 5 Temasek Boulevard #04-01 Suntec Tower Five Singapore 038985

From:

LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933

Attn:

Date:

16 Mar 2020

Preliminary Advice

Insured Vehicle No

: YM8166M

TP Vehicle No

: SKE3507D

Accident Date

: 01/03/2020

Make

: HONDA CITY

Assignment Date

: 05/03/2020

Date of Inspection

: 05/03/2020

Inspection At

: K'S PERFORMANCE & SERVICES (HQ)

67 YUNNAN DRIVE 3 SINGAPORE 637954

Est. Duration of Repair : 18.00

Point of Impact / General Description of Damages

The vehicle sustained impact / damages front & rear portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	19,104.80
Revised Amount	:S\$	13,921.25
Check Items (Estimated)	:S\$	2,205.00
Total	:S\$	16,126.25

Lump Sum Repair :S\$

Total Loss Consideration

New for Old Value	:S\$
Pre-Accident Value	:S\$
COE / PARF Rebate	:S\$
Salvage Value	:S\$
Margin for Repair	:S\$

Remarks

()	The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us
		have your authorisation.

The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

(X) Other comments :The above survey was conducted on a without "prejudice" basis.

Nivitha (LKK Auto)

From:

ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Sent:

Thursday, 5 March 2020 10:31 AM

To:

Izhar; Admin-D (LKKAuto (admin-d@lkkauto.com); Admin A (admin-

a@lkkauto.com); Mei Kwan (LKKAuto (Meikwan@lkkauto.com)

Cc:

Zheng Hanyang; Phoebe Xie

Subject:

RE: Claims ref no. (P) CDMCG20000396 ACCIDENT INVOLVING SKE 3507 D AND

YM 8166 M ON 1 MARCH 2020 ALONG CTE

Date Classification: Confidential, C3

** NOTE: Please create case, input our Claim ref no. and upload <u>ALL</u> survey related documents into Merimen. Payment invoices shall be ignored for cases that are not submitted via Merimen.

Hi LKK,

Please conduct this survey request.

(Note: Survey vehicle only, LOD will be handled by Ergo)

Kindly inform us if you are not able to attend it.

Thank you.

Warmest Regards, Pauline Soh ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five Singapore 038985 DID.: +65 6829 9194 pauline.soh@ergo.com.sg

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: Izhar <izhar@chiaarul.com>

Sent: Wednesday, 4 March 2020 10:03 am

To: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Subject: RE: Claims ref no. (P) CDMCG20000396 ACCIDENT INVOLVING SKE 3507 D AND YM 8166 M ON 1 MARCH

2020 ALONG CTE Importance: High

Dear Sirs,

We refer to the above matter and your email of even date.

We are agreeable to your surveyor LKK Auto Consultants Pte Ltd as the Single Joint Expert.

Kindly proceed as necessary.

Regards,
Mr Izhar
M/s Chia S Arul LLC
151 Chin Swee Road
#03-09 Manhattan House
Singapore 169876

Tel: (65) 6733 4647 Fax: (65) 6733 8183

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From: ERGO Insurance Pte. Ltd. (Claims Department) [mailto:claims@ergo.com.sg]

Sent: Wednesday, March 4, 2020 9:40 AM

To: izhar@chiaarul.com

Cc: Zheng Hanyang < hanyang.zheng@ergo.com.sg>; Phoebe Xie < phoebe.xie@ergo.com.sg>

Subject: Claims ref no. (P) CDMCG20000396 ACCIDENT INVOLVING SKE 3507 D AND YM 8166 M ON 1 MARCH 2020

ALONG CTE

Importance: High

Date Classification: Confidential, C3

Dear Izhar,

We would like to conduct a PRI survey, please refer to our list of surveyors :

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	AA	Appraisal Associate

Warmest Regards, Pauline Soh ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five Singapore 038985 DID.: +65 6829 9194 pauline.soh@ergo.com.sg

www.ergo.com.sq



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: Izhar < izhar@chiaarul.com> Sent: Tuesday, 3 March 2020 2:33 pm

To: ERGO Insurance Pte. Ltd. (Claims Department) < claims@ergo.com.sg>

Cc: 'Soh William' <ksperformance.wd@gmail.com>

Subject: ACCIDENT INVOLVING MOTOR VEHICLES SKE 3507 D AND YM 8166 M ON 1 MARCH 2020 ALONG CTE

Importance: High

Dear Sirs.

We refer to the above matter.

We attach herewith a copy of our letter for pre-inspection for your attention.

Regards, Mr Izhar M/s Chia S Arul LLC 151 Chin Swee Road #03-09 Manhattan House Singapore 169876

Tel: (65) 6733 4647 Fax: (65) 6733 8183

This e-mail is from M/s Chia S Arul LLC, a firm of Advocates and Solicitors in Singapore, and is intended solely for the named addressee. It contains confidential and /or legally privileged information. If the e-mail has reached you in error, please delete the e-mail immediately and inform us of the error. You may contact us at info@chiaarul.com. Internet communications cannot be guaranteed to be secured or error-free as information could be intercepted, corrupted, lost, arrive late or contain viruses. The sender therefore does not accept liability for any errors or omissions in the context of this message which arise as a result of Internet transmission.

CHIAS ARUL LLC

ADVOCATES & SOLICITORS
UEN201330709H

ARULCHELVAN S . DON TAN

Our ref:

SKE 3507 D (iz)

Your ref:

3 March 2020

Tokio Marine Insurance Singapore Ltd Singapore

Dear Sirs,

NOTICE TO INSURANCE TO CONDUCT PRE-REPAIR INSPECTION WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 6.2 OF PRE-ACTION PROTOCOL FOR NIMA CASE ACCIDENT INVOLVING MOTOR VEHICLES SKE 3507 D AND YM 8166 M ON 1 MARCH 2020 ALONG CTE

We act for K's Performance, the owner of motor vehicle SKE 3507 D which has appointed us to act on their behalf to claim against your insured's vehicle no. YM 8166 M in regards to the road traffic accident on 1 March 2020.

Please be informed that the said motor vehicle can be inspected at:-

K'S Performance 67 Yunnan Drive 3 Singapore 637954

Kindly contact Mr Willam at 8306 3535 to make the necessary arrangements.

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you.

Yours faithfully,

MR ARULCHELVAN S

151 CHIN SWEE ROAD • #03-09

MANHATTAN HOUSE • SINGAPORE 169876

TEL: (65) 6733 4647 • FAX: (65) 6733 8183 (not for Service of Court documents)

EMAIL: info@chiaarul.com

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as <u>truthful and accurate</u> as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

	ACCIDENT STATEMENT	
Date Of Report	02/03/2020 14:34	
Date Of Accident	01/03/2020 15:20	
Exact Location Of Accident	CTE TOWARDS PIE - CHANGI AIRPORT	
Country/State of Loss	SINGAPORE	
	DETAILS OF OWN VEHICLE	

Country/State of Loss	SINGAPORE	
	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SKE3507D	
Insured/Policyholder		
Name Of Registered Owner	K'S PERFORMANCE	
Co Reg No	5XXXX690C	

Email Address NOEMAIL

Mobile Phone No (LOCAL) +65-91094149

Alternative Phone No OFFICE-91094149

Vehicle Particulars

Manufacturer TOYOTA

Model CAMRY-2.0 (A)

Exact Purpose for which vehicle was being used at time of accident WORK PURPOSE

Are you claiming under your own insurance policy for repair to your vehicle?

If No, Please state action to be taken

THIRD PARTY

Vehicle Category

PRIVATE HIRE

Insurance Company

Name of Insurance Company NTUC INCOME INSURANCE CO-OPERATIVE LTD

Type Of Coverage THIRD PARTY

Fleet Policy NO

Policy Number 5107509969

Cover Note Number

Driver

Name of Driver TAN PENG BOON

 NRIC No
 SXXXX573H

 Date Of Birth
 28/02/1970

 Occupation
 OUTDOOR

 Date Of Driving Pass
 22/07/1997

Driving Experience 22 YEARS AND 7 MONTHS

Gender MALI

Mobile Number (LOCAL) +65-91094149

Fax Number

Contact Number OFFICE-91094149

EMail Address NOEMAIL

Address

BLK 709 WOODLANDS DRIVE 70 #05-07

Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - HIRER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

CHAIN COLLISION

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle)

involved in the accident

4

Was any body injured in the Accident?

YES

Was any injured conveyed to hospital by

ambulance?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

Passenger 1

NAME:

: NA

GENDER:

: MALE

Passenger 2

NAME:

: NA

GENDER:

: FEMALE

Passenger 3

NAME:

: NA

GENDER:

: FEMALE

Details of Police Action

Was the accident reported to the police?

YES

If Yes, Please state which Police Station Police Station Name

WOODLANDS NPC

Police Station Address

ROAD: 3 WOODLANDS DRIVE 63, POSTCODE: 737890, COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: - FAX NO:

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

VIDEO WITH DRIVER

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

YM8166M

Vehicle Make/Model/Colour

LORRY

Details Of Properties

FRONT PORTION

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

NA

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

SLD7305L

Vehicle Make/Model/Colour

NA

Details Of Properties

REAR AND FRONT PORTION

Vehicle Category

PRIVATE CAR

Name of Driver

NA

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number

SJE330C

Vehicle Make/Model/Colour

M/BENZ

Details Of Properties

REAR PORTION

Vehicle Category

PRIVATE CAR

Name of Driver

NA

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name

TAN PENG BOON

Approximate Age

Injuries Sustain

REFER REPORT

Injured person in which vehicle?

SKE3507D

Were seat belts worn?

YES

Was this injured conveyed to hospital by

NO

ambulance?

Address

NC

Addiess

Postcode

DETAILS OF INJURED PERSON 2

Name

NA

Approximate Age

Injuries Sustain

REFER REPORT

Injured person in which vehicle?

YM8166M

Were seat belts worn?

YES

Was this injured conveyed to hospital by ambulance?

NO

Address

NA NA

Postcode

DETAILS OF INJURED PERSON 3

Name

NA - LADY PASSENGER

Approximate Age

Injuries Sustain

REFER REPORT

Injured person in which vehicle?

SKE3507D

Were seat belts worn?

YES

Was this injured conveyed to hospital by

ambulance?

NO

NA

Address

NA

Postcode

Sketch Plan #2

STITCH PLAN

IIVIPORTANT NOTICE

- * Presidence correctly the unitarial or to excline table in a configuration and
- No. 31 75 Must its completed by the Policyholder and Jointhe Authorised Staves
- an information properties that their triatiful and a countries possible. Any continuous results and both and ago from the Econoly a row usualine, it answers to repudi de police implifity.
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- 3. Any false reporting may be referred to the Police for his integration.
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- Longart under the Personal Teta Protection Act (PUP)

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Being street a did we get be () , - - - I , --

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14 1 4 1 KM

Sketch Plan

TE towards citu SKETCH PLAN A:SKE 350+D B: 4118166M C: SID 73651 DESCRIBE CIRCUMSTANCES OF THE ACCIDENT 1ST MARCH 2020, (0. 3:30PM was stravelled CIT along CTE towards chains and when I approached to PIE (changi Airporce) fitter lane, veloce in fort of me suddenly jam also have so sow down my vehicle a heavy impact to the rear of my could aud stop my stepping on my wrake. My vehicle crash with front I alighted and realise ml is a long and I was unolved in behind a chain collision. am not feeling well DECLARATION Decrease recognization of the con-Calmaternation in the open a creation and mark elicalment dipartmen Table 5. Tiers · idea 94° (1)

Page 5 of 19

11 7 7 15 15

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Business
Owner ID:	690C
ValidePaalis	
Vehicle No.:	SKE3507D
Vehicle to be Exported:	No
Intended Deregistration Date:	06 Mar 2020
Vehicle Make:	TOYOTA
Vehicle Model:	CAMRY 2.0 AUTO ABS AIRBAG
Primary Colour:	Grey
Manufacturing Year:	2010
Engine No.:	1AZE170081
Chassis No.:	MR053BK4107057659
Maximum Power Output:	108.0 kW (144 bhp)
Open Market Value:	\$26,443.00
Original Registration Date:	31 May 2010
First Registration Date:	31 May 2010
Transfer Count:	4
Actual ARF Paid:	\$26,443.00
Interrecoulary Reparts Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	30 May 2020
PARF Rebate Amount:	\$13,221.00
mandales residente partis	
COE Expiry Date:	30 May 2020
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$34,600.00
COE Rebate Amount:	\$799.00
Total Rebate Amount:	\$14,020.00
e information contained herein is correct as at 06 N	\$14,020.00 Mar 2020 OK Bol - 3 m 25.
	OK Box



K'S PERFORMANCE

Repair Estimates

Make & Model: Toyota Camry 2.0A

Date:

4/3/20

Vehicle Number: <u>SKE 3507D</u>

List Price

No.	Description	Marking	Price	
4	Rear			
	Bumper (Rear) Ole /		700	900
2	Rear Bumper Reflector N/S, O/S CM		C-ENIER DE	180
	Rear Boot Lid 6			800
4	Boot Lid Tail light N/S, O/S 🕢 🖊			440
5	Boot Lid Lock 5+/	6		180
6	Boot Lid Lock Cover 👉 /		32/1	60
7	Number Plate Backing with Chrome Boot Garnish 🔑 🦯			320
8				120
	Boot Lid Hinge (Pair) 1			160
10	Boot Lid Lining &			140
11	Boot Compartment Rubber seal 🔑 🖊		-0.110-0.	90
12	End Panel 4			380
13	Rear Lamp Panel N/s, O/S LH-H//RH-Reprir (Ipc)		@ 205	410
14	Re-bumper Beam (Re-inforcement bar) 14	77 10100	450	750
15	Rear Boot Lock Striker 🗸 /			110
16	Boot Compartment Side Lining (Left)			290
17	Rear Taillight (Fender side) N/S, O/S 500/			720
18	Boot Compartment Ventilation de -			80
19	Spare Tyre Wheel Well Suc /			470
20	Rear Quarter Fender N/S buc			1520
21	Rear N/S Wheel well panel buc -			380
22	Rear N/S wheel well lining 🖊 /	0 10-1 10-10-1		320
23	Rear Bumper Lower bracket panel N/S, O/S (Metal)			60
	Front			
24	Bonnet			1100
25	Bonnet Hinge X			180
26	Bonnet Lock X			190
27	Front Bumper de /		850	1100
28	Front Grill (Upper)			450
29	Front bumper impact foam ?			300
	Headlamp N/S O/S (HID) 7			2200
31	Front Support Panel 🗶			330
32	Front Bumper Air Guide N/S O/S			360
		Total:	1	5090
	25%	10% Discount:		1509
	70	Price		3581

K'S PERFORMANCE Special Nett 50 30 1 Rear Bumper Clips Ne21 2 Rear Bumper Retainer N/S, O/S w/ 160 80 3 Rear Bumper Reverse Sensor (1 Set) NL/ 220 4 Rear Bumper Bracket N/S, O/S (Below Tail-light) ren 1 180 100 5 Rear Reverse Camera 300 250 "CAMRY" Logo 90 60 7 Toyota Logo nu/ 120 60 "2.0" Logo ne/ 30 9 Boot Lid Lining Clip 30 NU/ 10 Number Plate (Front n Rear) 80 Number Plate Frame (Front n Rear) Com 11 12 Rear End Panel Plastic Garnish 360 **Boot Compartment Side Storage** 220 14 Front Bumper Clips (1 set) 60140 15 Front Grill Clip (1 set) 40 120 60 16 Front Number Plate Bracket M/ 17 Front Bumper Retainer 160100 18 Front Bumper Lower Slash Guard 320 19 Spare tyre 220 20 Rear N/S Tyre 220 3040 Special Nett Total: **Total Parts Price:** 16621

No. Description Repair Rear N/S Chassis Main Frame using heavy impact repair tools, Heavy duty wrenches and puller, flame tourch and others if nec. 2 To remove, repair, replace all damage body panels and garnishes, using heavy duty tools, and ensure all body panels are align 3 To do electrical check on all electrical components which are replaced 4 To apply anti-rust coating on all affected panels	800
Heavy duty wrenches and puller, flame tourch and others if nec. 2 To remove, repair, replace all damage body panels and garnishes, using heavy duty tools, and ensure all body panels are align 3 To do electrical check on all electrical components which are replaced	800
2 To remove, repair, replace all damage body panels and garnishes, using heavy duty tools, and ensure all body panels are align 3 To do electrical check on all electrical components which are replaced	
duty tools, and ensure all body panels are align 3 To do electrical check on all electrical components which are replaced	
3 To do electrical check on all electrical components which are replaced	3800
4 To apply anti-rust coating on all affected panels	50
	180
	2200
rear boot, rear bumper, rear quarter fenders, end panels, front bonnet front bumpers ect	
6 To send for diagnostic check He group Repair Cost (A+B): 2:	220

US Lump Sum repair cost: [
05/03/2020 @ 1740
Resurvey after repair

19104.8

· Parts prices are subject to confirmation

· No illegal modification(s) is allowed

Acknowledged by Repairer

Signature:

Third party survey is on a "Without Prejudice" basis

· Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

the Repairer of the following: epared by: kelonyaftar spray naioting

• To display damaged part(s) during resurvey