

Pauline Soh

From: Pauline Soh
Sent: Wednesday, 12 August 2020 5:40 pm
To: 'Ling Leong Hui'
Cc: Zheng Hanyang; Phoebe Xie
Subject: RE: Your Ref. LLH/rl/1231/0720/ZAW | Our Ref. CDMFG20000102 | DOA: 15/01/2020

Date Classification : Confidential, C3

WITHOUT PREJUDICE

Dear Sir/Mdm,

We acknowledged receipt of your letter dated 05/08/2020 as of 12/08/2020. We are looking into the claim and shall revert within the NIMA/PIMA Protocol Period.

Thank you.

NOTE: As we are moving towards a paperless environment, kindly email all documents to claims@ergo.com.sg. We will no longer entertained documents submitted via Fax, 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

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 cement.



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TOMMY CHOO, MARK GO LLC

Advocates & Solicitors

UEN NO : 201523418E

(a law corporation with limited liability)

151 CHIN SWEE ROAD #14-15/16

MANHATTAN HOUSE

SINGAPORE 169876

TEL : (65) 6532 2455

FAX : (65) 6538 9850 (Services of Court Documents By Fax Not Accepted)

EMAIL: thling@tcmg.com.sg

Our Ref : LLH/r/1231/0720/ZAW

Your Ref : XE 1843 S



05 AUG 2020

Hiap Tat Holding Pte. Ltd.
Block 212 Hougang Street 21
#02-353
Singapore 530212

By Certificate of Posting

(For your attention; without enclosures)

Ergo Insurance Pte. Ltd.
5 Temasek Boulevard #04-05
Suntec Tower 5
Singapore 038985

BY PDX NO. 8179

Attn: Motor Claims Department



FROM TOMMY CHOO, MARK GO LL
PDX Box No. 8141

Dear Sirs,

ACCIDENT INVOLVING SJG 63 K AND XE 1843 S ON 15 JANUARY 2020 ALONG 29 DEFU LANE 4

We are instructed by **Peh Wei Sheng** to claim damages against you or your insured, the owner/ driver of motor vehicle no. XE 1843 S in connection with a road traffic accident on 15th day of January, 2020 at about 17:00 hours along 29 Defu Lane 4, involving our client's motor vehicle no. SJQ 63 K and motor vehicle no. XE 1843 S driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligence and/or management of his motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our client had been put to loss and expenses, particulars of which are as follows:

1	Costs of Repair	\$ 39,000.00
2	Loss of Use (\$250 x 7 days)	\$ 1,750.00
3	Loss of Use (Pre-repair) (\$250 x 2 days)	\$ 500.00
4	Towing fee	\$ 180.00
5	LTA	\$ 7.45
6	Survey fees	\$ 1,655.00
7	Disbursement (at this stage)	\$ 100.00

TOMMY CHOO MARK GO LLC

Page No. 2

8	Legal Cost (at this stage)	<u>\$ 1,500.00</u>
		<u>\$ 44,692.45</u>

A copy each of the following supporting documents is enclosed:

1. Copy of accident report and LTA insurance enquiry;
2. Copy of towing receipt;
3. Copy of survey report and invoice and repair bill;
4. Colour photographs pertaining to our client's motor vehicle for your perusal.

Our clients had on 16th January 2020 notified your insurer, M/s Ergo Insurance Pte Ltd about the accident.

Please note that if you are insured and you wish to claim your insurance policy, you should immediately pass this letter to your insurer.

Please note that you should send us an acknowledgment of receipt of this letter within fourteen (14) days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against your insured without further notice to you or your insured.

Please note that if you have a counterclaim against our client arising out of the accident, you are also required to send us a letter giving full particulars of the counterclaim together with the relevant documents within 8 weeks of your receipt of this letter.

Yours faithfully,



LING LEONG HUI (MR)

enc.
cc. clients

Enquire Vehicle Owner Details (As At 15 Jan 2020 / 17:00:00)

Vehicle Owner Details

Owner ID Type:	Owner ID:
Company	201600999H
Owner Name:	Registered Address Type:
HIAP TAT HOLDING PTE. LTD.	HDB / HUDC
Registered Block/House No.:	Registered Street Name:
212	HOUGANG STREET 21
Registered Unit No.:	Registered Building Name:
# 02 - 353	-
Registered Postal Code:	
530212	

Vehicle Insurance Details

Vehicle No.:	Make Description/Model:
XE1843S	MITSUBISHI / FUSO FV51SJD2DEA
Insurance Company Name:	
ERGO INSURANCE PTE. LTD.	

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 16 Jan 2020 / 10:07:03

Receipt Date/Time : 16 Jan 2020 / 10:07:03

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200116-000605

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - XE1843S				
As at 15 Jan 2020/17:00:00				
Insurance Co: ERGO INSURANCE PTE. LTD.				
1	Insurance Enquiry - XE1843S Enquiry Fee 20200116100541243253	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxxx0962	Credit Card: Visa/MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

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 truthful and accurate as possible. Any wilful misrepresentation or withholding 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 free 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 if/when required.

ACCIDENT STATEMENT	
Date Of Report	16/01/2020 10:48
Date Of Accident	15/01/2020 17:00
Exact Location Of Accident	29 DEFU LANE 4
Country/State of Loss	SINGAPORE
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SJQ63K
Insured/Policyholder	
Name Of Registered Owner	PEH WEI SHENG
NRIC No	SXXXX759D
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-81689525
Alternative Phone No	OTHERS-81689525
Vehicle Particulars	
Manufacturer	NISSAN
Model	GT-R 3.8L SMT ABS D/AB 4WD 2DR HID TC
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	CN071074
Cover Note Number	
Driver	
Name of Driver	PEH WEI SHENG
NRIC No	SXXXX759D
Date Of Birth	31/03/1988
Occupation	INDOOR
Date Of Driving Pass	28/06/2007
Driving Experience	12 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-81689525
Fax Number	
Contact Number	OTHERS-81689525
Email Address	NOEMAIL

Address

Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured OWNER

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED

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 2

Was any body injured in the Accident? NO

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) 0

Details of Police Action

Was the accident reported to the police? NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given? NO

If Yes, against whom?

Circumstances of Accident

REFER TO SKETCH PLAN

Attachment(s)

Are accident photos available for attachment? YES

Was there any video captured by Car Camera? NO

Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number XE1843S

Vehicle Make/Model/Colour MITSUBISHI / FUSO FV51SJD2DEA

Details Of Properties

Vehicle Category GOODS VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

SKETCH PLAN

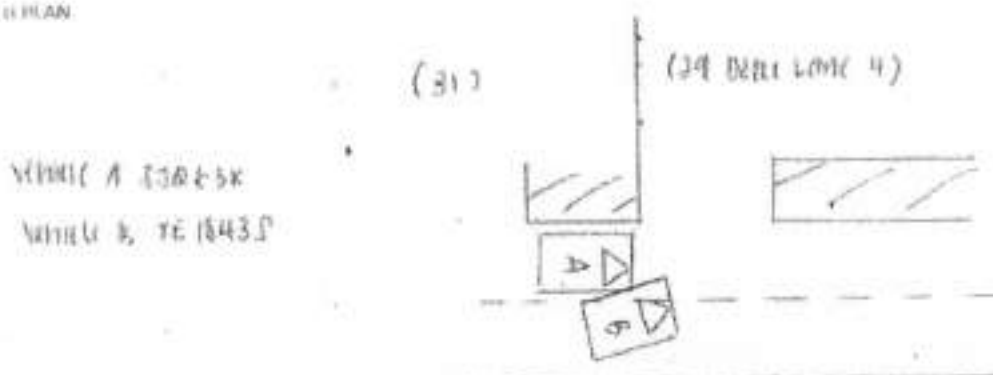
[illegible]

(1) $\text{Pr}(A) = 0.1$
 (2) $\text{Pr}(B) = 0.2$
 (3) $\text{Pr}(A \cap B) = 0.05$

4. *John*

Sketch Plan #2

SKETCH PLAN



DETAILED CIRCUMSTANCES OF THE ACCIDENT

I, vehicle A, 83065K, was parked outside 29 Deer Lane 4 when vehicle B, YE 18435, turned and collided onto my vehicle's front right portion I wish to state that my front right door, fender, tyre, rim, lif, bumper, bonnet & headlamp were all damaged by the accident

DECLARATION

I hereby declare under oath that the foregoing is true



Driver's signature
(If driver is not the policyholder)

Date: 5/1/2018





Signature of the Policyholder
Name: John
DOB: 1/1/1972

01116 Good Speed

Date: 15/1/20

Vehicle No.	<u>SJQ63K</u>	Model	<u>GTR</u>												
Destination	<u>Refer to BIZ Centre 413</u>														
Time In		Time Out													
Remarks		Amount \$	<u>180</u>												
<table border="0"><tr><td>☒ Accident</td><td>☐ Loaded With Goods</td><td>☐ Basement / Multi Carpark</td></tr><tr><td>☐ After 2359</td><td>☐ Crane Up / Winch Out</td><td>☐ Change Spare Tyre / Jumpstart</td></tr><tr><td>☐ Open Door</td><td>☒ Using King Dolly (Extra Trailer)</td><td>☐ Dismantle Shaft / Brake / Equipment</td></tr><tr><td>☐ Change Battery</td><td>☐ Lowered Bodykit / Suspension</td><td></td></tr></table>				☒ Accident	☐ Loaded With Goods	☐ Basement / Multi Carpark	☐ After 2359	☐ Crane Up / Winch Out	☐ Change Spare Tyre / Jumpstart	☐ Open Door	☒ Using King Dolly (Extra Trailer)	☐ Dismantle Shaft / Brake / Equipment	☐ Change Battery	☐ Lowered Bodykit / Suspension	
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☐ Open Door	☒ Using King Dolly (Extra Trailer)	☐ Dismantle Shaft / Brake / Equipment													
☐ Change Battery	☐ Lowered Bodykit / Suspension														

Leon
Trust Towing Staff / Vehicle:

Received By

ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

zoomautowerks@gmail.com

INVOICE NO. ZAW/TCMG/23/20

Date: 20th May 2020

Peh Wei Sheng

Blk 879B Tampines Ave 8

#05-59

Singapore 522879

COST OF REPAIRS FOR VEHICLE NO. SJQ 63 L

Lump sum cost of repairs : S\$39,000.00

Singapore Dollars : Thirty Nine Thousand Only.



.....
M/S ZOOMAUTOWERKS PTE LTD

PRO-OPTION SERVICES

Mailing address: Blk 189B Rivervale Drive, #04-1004, Singapore 542189

Tel: 6315 1239, Fax: 6315 3298, Mobile: 9061 0543

Peh Wei Sheng
Blk 879B Tampines Avenue 8
#05-59
Singapore 522879

Invoice no:	POS043/20
Date:	20 May 2020
Report no:	43M0120.ZAW
Vehicle :	SJQ63L

INVOICE

No	Item Description	Qty	Unit Price	Total Amount(\$)
01	Being charges for the inspection of the accident vehicle, transport and photographs.			1,655.00
SGD(\$): One Thousand Six Hundred and Fifty-five only			Payable Amount:	1,655.00

"Cheque should be crossed and made payable to "Pro-Option Services"

PRO-OPTION SERVICES



Authorised Signature

PRO-OPTION SERVICES

Mailing address: Blk 189B Rivervale Drive, #04-1004, Singapore 542189

Fax: 6315 3298, Mobile: 9061 0543

ACCIDENT VEHICLE INSPECTION REPORT

Report no : 43M0120.ZAW

Vehicle no : SJQ63L

1 REFERENCE

Date of inspection : 16 January 2020

Requested by : Peh Wei Sheng
Blk 879B Tampines Avenue 8
#05-59
Singapore 522879

Type of survey : Independent

Repairer : Zoom AutoWerks Pte Ltd
130 Bedok Reservoir Road, #08-1339, Singapore 470130

Date of accident : 15 January 2020

2 VEHICLE DATA

Make/model : **NISSAN GT-R 3.8L SMT ABS D/AB 4WD 2DR HID TC**

Chassis no : JN1GANR35U0101427

Engine no : VR38013082A

Date of registration : 18 November 2009 *COE Expiry Date:* 17 November 2029

Engine capacity : 3799 cc

Colour : White/Black

3 STATIC CONDITION CHECK

Steering : Affected

Foot brakes : Serviceable

Hand brakes : Serviceable

Paintwork : Good

General Condition : Good

4 TIRE CONDITION CHECK

	<u>RH/MAKE</u>	<u>LH/MAKE</u>	<u>SIZE</u>
Front tread	: 6 mm/Michelin	6 mm/Michelin	295/35ZR20
Rear tread	: 6 mm/Michelin	6 mm/Michelin	295/35ZR20

5 BRIEF DESCRIPTION OF DAMAGE

Front bonnet dented/cracked, front bumper grazed/torn RH headlight dislodged/missing, front suspension/undercarriage parts damaged, front RH fender scraped/bent/cracked, etc. Please see para. 8 of this report for more details.

6 REMARKS

This inspection is carried out on a "WITHOUT PREJUDICE" basis and I have not authorized any repairs.

7 RECOMMENDATION

Cost of repairs : **\$39,000.00** (lump sum)

Estimated no of days : **Seven (7)**

8 ASSESSMENT OF DAMAGE AND COSTS

Report no: 43M0120.ZAW
 Vehicle no: SJQ63L

A SPARE PARTS

<u>Description</u>	<u>Qty</u>	<u>Assessed Condition</u>	<u>Repairer's Amount</u>	<u>Revised Amount</u>
Front bonnet leading seal	1	grazed/deformed	87.00	87.00
Front bumper side retainer RH/LH	2	necessary	118.00	118.00
Front bumper indicator lamp RH	1	dislodged/broken	210.20	210.20
Intercooler RH	1	serviceable	3,088.00	0.00
Front suspension lower control arm	1	bent/distorted	1,195.50	1,195.50
Front suspension top arm	1	bent/distorted	561.70	561.70
Front wheel bearing c/w hub assy RH	1	bearing rattled/notchy	678.10	678.10
Front stabiliser link RH	1	bent/distorted	74.10	74.10
Front steering knuckle arm	1	bent/distorted	1,680.60	1,680.60
Front shock absorber RH	1	bent	2,525.20	2,525.20
Subtotal of the above :			10,218.40	7,130.40
Less 10%			1,021.84	713.04
Subtotal 1:			9,196.56	6,417.36
(Special nett)				
Front bonnet	1	dented/cracked	11,000.00	11,000.00
RH head light assy	1	dislodged/missing	4,500.00	4,500.00
Front bumper	1	grazed/torn	8,000.00	8,000.00
Front bumper lower spoiler	1	dented/cracked	1,600.00	1,600.00
Front fender assy RH	1	scraped/bent/cracked	4,200.00	4,200.00
Front sport rim RH	1	dented/grazed	9,000.00	9,000.00
Front tyre RH	1	sidewall grazed/deformed	1,050.00	1,050.00
Subtotal 2:			39,350.00	39,350.00
Total cost of parts:			48,546.56	45,767.36

B LABOUR

Towing fee.	120.00	120.00
To check wiring.	120.00	60.00
To install, align and refocus head light beams.	8.00	60.00
To conduct 4-wheel computerised wheel alignment to align wheels.	120.00	120.00
To remove and replace damaged front right hand undercarriage and suspension parts.	1,500.00	1,000.00
Labour charges to remove and replace, to cut and weld, to panel beating affected and damaged parts.	1,500.00	900.00
Spray painting charges to paint the front bumper, front support panel and affected areas.	900.00	600.00
Total cost of labour:	4,268.00	2,860.00
Total cost of repair:	52,814.56	48,627.36

Report no: 43M0120.ZAW
Vehicle no: SJQ631

9 CONCLUSION

The revised or adjusted cost of repairs to restore the vehicle is \$48,627.36

(a) The recommended cost of repair based on lump sum repairs would be **\$39,000.00**

(b) The estimated number of days for the repairs would be **Seven (7)**

The above recommendations in my view are fair and reasonable for the restoration of the vehicle to its pre-accident condition.

Note: Lump Sum Repair Basis

This means the repairer is allowed to replace the damaged parts with used, reconditioned or new parts, or repair it to a roadworthy condition.

Yours faithfully



Liaw Leong San
Licensed Automotive Appraiser

Dated: 20 May 2020

Report no: 43M0120.ZAW
Vehicle no: SJQ63K



Report no: 43M0120.ZAW

Vehicle no: SJQ63K



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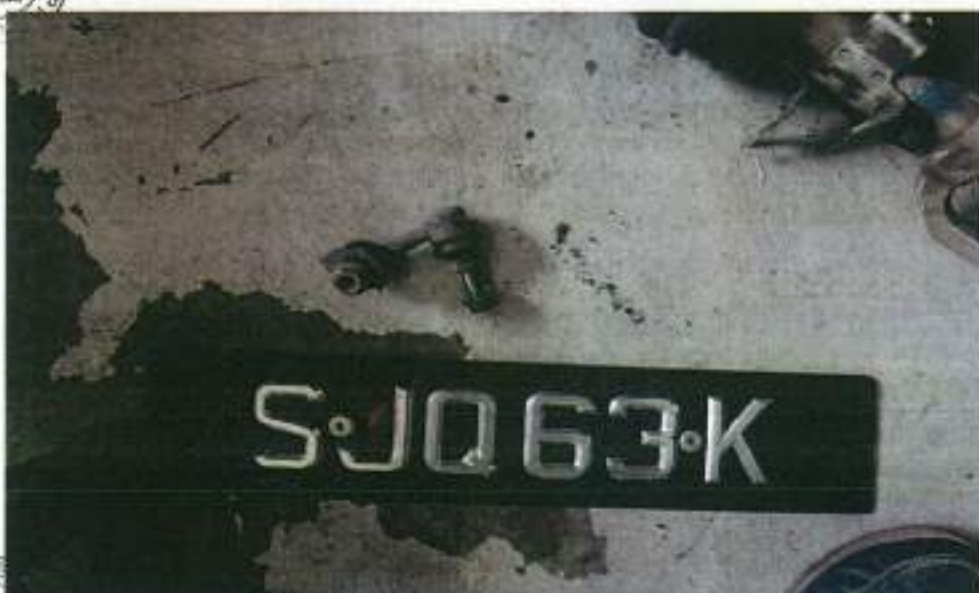


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