

Veron Chen (LKKAUTO)

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Wednesday, 14 July 2021 3:24 PM
To: Veron Chen (LKKAUTO)
Cc: SUR
Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021
Attachments: SCREEN SHOT 2.jpg; SCREEN SHOT.jpg; SLM 2910A PHOTOS.jpg

Dear Veron,

Is our insured duty to get the video footage from the relevant building.

Please let the matter go for litigation and inform insured the consequences after litigation.

Once again thank you for your assistance.

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
Senior Executive, Claims

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower 3
Singapore 038988
DID.: +65 6829 9197
ivy.yong@ergo.com.sg | www.ergo.com.sg



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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Wednesday, 14 July 2021 11:23 am

To: Ivy Yong <ivy.yong@ergo.com.sg>

Cc: SUR <sur@lkkauto.com>

Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Ivy,

According to surveyor, insured only sent a grainy photo of 3rd party vehicle, please see attached, which in his opinion, is of not much use.

After viewing the 2 vehicles which are obtained from the CCTV of the entrance of the carpark and the accident scene, OI communicated with him via whatsapp.

OI seemed to be adamant that it is impossible that his vehicle could have cause such damages to 3rd party vehicle, despite the video showing clearly that there were no pre-existing damages to 3rd party vehicle when 3rd party vehicle was entering the carpark.

OI also requested that Ergo Insurance write in to the management office of the accident scene requesting for video footage of another entry at Level 1, (video footage obtained by 3rd party is the entrance at Level 2, as claimed by OI).

Tried to explain to OI that the 2 video footages would probably show the same thing, that there were no pre-existing damages to 3rd party vehicle.

However, this was rejected by OI, please see attached screenshots of the conversation.

Despite our effort and the video footages, we are unable to convince OI that they were no pre-existing damages.

Apologies and for your appropriate follow-up actions.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Veron Chen (LKKAuto)

Sent: Monday, 12 July 2021 2:59 PM

To: Ivy Yong <ivy.yong@ergo.com.sg>

Cc: SUR <sur@lkkauto.com>

Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Ivy,

Will check and revert.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Ivy Yong <ivy.yong@ergo.com.sg>

Sent: Monday, 12 July 2021 2:13 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Veron,

Spoken to your surveyor and he informed that will shows insured the video footage.

May I know any feedback from insured? Did he provide photo of existing damage on TP vehicle?

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
Senior Executive, Claims

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower 3
Singapore 038988
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From: Ivy Yong
Sent: Monday, 5 July 2021 10:02 am
To: Veron Chen (LKKAUTO) <veronchen@lkkauto.com>
Cc: SUR <sur@lkkauto.com>
Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Veron,

Please follow up with insured for the photo of existing damage on TP vehicle.

Thank you

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
Senior Executive, Claims

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower 3
Singapore 038988
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From: Veron Chen (LKKAUTO) <veronchen@lkkauto.com>
Sent: Friday, 2 July 2021 10:17 am
To: Ivy Yong <ivy.yong@ergo.com.sg>
Cc: SUR <sur@lkkauto.com>
Subject: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Ivy,

Our surveyor has contacted insured. According to insured the video already deleted.

Insured said that he has 1 photo to show the assisting damages ,however he has not sent to us yet.

According to MG Solution , due to the matter is complicated, they will pass to lawyer to handle.

For your information.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Ivy Yong [<mailto:ivy.yong@ergo.com.sg>]
Sent: Wednesday, 23 June 2021 2:20 PM
To: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Denise

Please refer attached insured GIA report.

Thank you

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
Senior Executive, Claims

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower 3
Singapore 038988



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From: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>

Sent: Wednesday, 23 June 2021 11:22 am

To: Ivy Yong <ivy.yong@ergo.com.sg>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Ivy,

Our surveyor would like to request a copy of the OI GIA with the accident photograph.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

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

From: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>

Sent: Monday, 21 June 2021 4:58 PM

To: Ivy Yong <ivy.yong@ergo.com.sg>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Subject: Re: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

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

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Sent: Monday, 21 June 2021 4:56 PM

To: Ivy Yong <ivy.yong@ergo.com.sg>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: Re: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Ivy,

According to our surveyor there is a video footage.

Please see attached

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

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

From: Ivy Yong <ivy.yong@ergo.com.sg>

Sent: Monday, 21 June 2021 12:26 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Veron,

May I have your update please.

Thank you

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
Senior Executive, Claims

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower 3
Singapore 038988
DID.: +65 6829 9197

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From: Veron Chen (LKKAUTO) <veronchen@lkkauto.com>

Sent: Monday, 14 June 2021 3:55 pm

To: Ivy Yong <ivy.yong@ergo.com.sg>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Ivy,

We will check and revert.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Ivy Yong <ivy.yong@ergo.com.sg>

Sent: Monday, 14 June 2021 3:22 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear LKK,

Insured adamant that the damage on the third party vehicle was before the accident.

He wants to challenge the cost of repair.

Kindly advise any paint transfer or photo to show insured that the damage was caused by the insured driver.

Thank you

Data Classification: Confidential, C3

Warmest Regards,

Ivy Yong

Senior Executive, Claims

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower 3

Singapore 038988

DID.: +65 6829 9197

ivy.yong@ergo.com.sg | www.ergo.com.sg



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

Sent: Tuesday, 20 April 2021 2:11 pm

To: Admin-D (LKKAuto (admin-d@lkkauto.com) <admin-d@lkkauto.com>; Admin A (admin-a@lkkauto.com) <admin-a@lkkauto.com>; Mei Kwan (LKKAuto (Meikwan@lkkauto.com) <Meikwan@lkkauto.com>

Cc: Ivy Yong <ivy.yong@ergo.com.sg>; Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>; mg3solution@gmail.com

Subject: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

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
Executive

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard #04-01 | Suntec Tower Three | Singapore 038988
DID.: +65 6829 9194

pauline.soh@ergo.com.sg | www.ergo.com.sg



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From: Sharon <mg3solution@gmail.com>

Sent: Tuesday, 20 April 2021 11:16 am

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

Subject: FW: SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Person In Charge,

Please refer to the attached file and arrange for pre-inspection.(CAR NOT IN)

we prefer our single joint expert as below:

ADRIAN LING WAI PING	LKK AUTO CONSULTANTS PTE LTD
----------------------	------------------------------

Thank You.

Best Regards,
Ms Hong

MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing)
#02-03B Vicom Inspection Centre
Singapore 415933
Tel : 6744 4165
Fax : 6744 4604

From: MG Solution [<mailto:mg3solution@gmail.com>]

Sent: Monday, 19 April, 2021 4:55 PM

To: ERGO-HQ <claims@ergo.com.sg>

Subject: SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Person In Charge,

Please refer to the attached file and arrange for pre-inspection.(CAR NOT IN)

we prefer our single joint expert as below:

ADRIAN LING WAI PING	LKK AUTO CONSULTANTS PTE LTD
----------------------	------------------------------

Thank You.

Best Regards,
Ms Hong

MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing)
#02-03B Vicom Inspection Centre
Singapore 415933
Tel : 6744 4165
Fax : 6744 4604

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