

Veron Chen (LKKAUTO)

From: Daphne Lee <daphne@convinceauto.com.sg>
Sent: Thursday, 30 June 2022 5:03 PM
To: 'Zheng Hanyang'
Cc: Denise Tay (LKKAUTO); 'Ivy Yong'
Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear HanYang,

Please be informed that after our client consideration had to decided want to repair back for the vehicle with the repair cost @ \$44,000.00.

Thank you

Regards

Daphne Lee



Convince Engineering Pte Ltd
29 First Lok Yang Road
Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802

From: Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Sent: Tuesday, 28 June 2022 5:22 pm
To: Daphne Lee <daphne@convinceauto.com.sg>
Cc: 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>; Ivy Yong <ivy.yong@ergo.com.sg>
Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Daphne,

We note that in your attached advert, the COE ends in Sep 2028

The insured vehicle's COE expires in May 2028, accounting for the difference as the advertised vehicle could be used longer than our insured's.

In addition, we disagree that the advertised rate is the actual transaction rate since everyone negotiate.

In any case, we propose market value at \$61,000.

Policy excess of \$2300 is applicable.

Please advise acceptance. Thank you.

Data Classification: Confidential, C3

Warmest Regards,
Zheng HanYang
Manager, Claims
ERGO Insurance Pte. Ltd.

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



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.



Disclaimer: This message and its attachments are confidential, intended only for the named addressee, and may be privileged. If you are not the intended recipient, you should not disclose, distribute, copy or use this communication. If you are not the intended recipient, please notify the sender by return email and delete this message. By opening any attachment to this message, you agree to accept the risk that it may contain a virus or damaging code, and you agree that ERGO Insurance Pte Ltd. will not be liable for any loss or damage thereby caused.

From: Daphne Lee <daphne@convinceauto.com.sg>
Sent: Tuesday, 28 June 2022 2:00 pm
To: Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Cc: 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>; Ivy Yong <ivy.yong@ergo.com.sg>
Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear HanYang,

The advertised rate is the market price range there. I believe that surveyor, insurance and workshop are also reference from there too.

Please see attachment as above same age with our client vehicle.

We fair & deal with market value @ \$68,000.00.

Please advise

Thank you

Regards

Daphne Lee



Convince Engineering Pte Ltd
29 First Lok Yang Road
Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802

From: Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Sent: Monday, 27 June 2022 5:08 pm
To: Daphne Lee <daphne@convinceauto.com.sg>
Cc: 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>; Ivy Yong <ivy.yong@ergo.com.sg>
Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Daphne,

The advertised rate is often much higher than the actual transacted rate.
In addition, the listed vehicle is not of the same age as the insured vehicle.

Nonetheless for amicable settlement, this is our revised offer:

Market Value of XD2434M	S\$58,000.00
Less policy excess (Sect I)	S\$2,300.00
Total settlement	\$55,700.00

Please consider. Thank you

Data Classification: Confidential, C3

Warmest Regards,
Zheng HanYang
Manager, Claims
ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower Three
Singapore 038988
DID.: +65 6829 9176
hanyang.zheng@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.



Disclaimer: This message and its attachments are confidential, intended only for the named addressee, and may be privileged. If you are not the intended recipient, you should not disclose, distribute, copy or use this communication. If you are not the intended recipient, please notify the sender by return email and delete this message. By opening any attachment to this message, you agree to accept the risk that it may contain a virus or damaging code, and you agree that ERGO Insurance Pte Ltd. will not be liable for any loss or damage thereby caused.

From: Daphne Lee <daphne@convinceauto.com.sg>
Sent: Monday, 27 June 2022 3:17 pm
To: Ivy Yong <ivy.yong@ergo.com.sg>; Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Cc: 'Denise Tay (LKKAuto)' <denisetay@lkkauto.com>
Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear HanYang,

Refer to the attachment of offer letter as above

The offer for market value amount was given lower than the market price. Please see the attachment (Market Price Mit. FV51J).

If you can't make it to the reasonable price, our client will consider to repair back of the vehicle at \$44,000.00

Please advise

Thank you

Regards

Daphne Lee



Convince Engineering Pte Ltd
29 First Lok Yang Road
Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802

From: Ivy Yong <ivy.yong@ergo.com.sg>
Sent: Friday, 24 June 2022 2:39 pm
To: Daphne Lee <daphne@convinceauto.com.sg>
Cc: 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>
Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Without Prejudice

Dear Daphne

Please find attached our settlement offer.

In order to expedite the process of the Constructive Total Loss, please revert with your decision latest by Monday, 30 June 2022.

We will inform the wreck buyer to contact you and arrange all the necessary documents once settlement has been reached.

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



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.

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.
Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.
ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.



From: Daphne Lee <daphne@convinceauto.com.sg>

Sent: Friday, 24 June 2022 1:57 pm

To: Ivy Yong <ivy.yong@ergo.com.sg>; 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Admin-D (LKKAUTO)' <admin-d@lkkauto.com>

Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Ivy,

We had updated our client about the vehicle XD2434M status that insurance had recommended for total loss.

As our client had authorised us to fully handle the total loss costing amount and the next following step for the vehicle.

Please do contact us or let us know the total loss cost amount and what's the next step to do.

Thank you

Regards

Daphne Lee



Convince Engineering Pte Ltd
29 First Lok Yang Road
Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802

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

Sent: Friday, 24 June 2022 11:55 am

To: Daphne Lee <daphne@convinceauto.com.sg>; 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Admin-D (LKKAUTO)' <admin-d@lkkauto.com>

Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Without Prejudice

Dear Daphne,

We recommended total loss as it's unsafe to repair due to the fire.

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



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.

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.

Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.

ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.



Disclaimer: This message and its attachments are confidential, intended only for the named addressee, and may be privileged. If you are not the intended recipient, you should not disclose, distribute, copy or use this communication. If you are not the intended recipient, please notify the sender by return email and delete this message. By opening any attachment to this message, you agree to accept the risk that it may contain a virus or damaging code, and you agree that ERGO Insurance Pte Ltd. will not be liable for any loss or damage thereby caused.

From: Daphne Lee <daphne@convinceauto.com.sg>

Sent: Friday, 24 June 2022 11:47 am

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

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

Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Sir,

Refer to email as below

As this vehicle recommended for total loss, our client authorised us on behalf to liaised with insurance company for this vehicle.

Kindly please let us hear from your and revert soon

Thank you

Regards

Daphne Lee



Convince Engineering Pte Ltd
29 First Lok Yang Road
Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802

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

Sent: Tuesday, 21 June 2022 4:40 pm

To: Daphne Lee <daphne@convinceauto.com.sg>

Cc: Ivy Yong <ivy.yong@ergo.com.sg>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Daphne,

In our opinion, we will recommend total loss as unsafe to repair.

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: Daphne Lee <daphne@convinceauto.com.sg>

Sent: Wednesday, 15 June 2022 12:42 PM

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

Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Denise,

Refer email as below

We would like to propose offer @ \$50,00.00 and please see attached as above.

Thank you

Regards

Daphne Lee



Convince Engineering Pte Ltd

29 First Lok Yang Road

Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802

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

Sent: Tuesday, 14 June 2022 2:10 pm

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

Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Daphne,

Any updates? Insurance is aksing

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, 13 June 2022 11:36 AM

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

Subject: Re: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Daphne,

As spoken, please check if you are able to repair with \$44,000/- before the excess of \$2300.

subjected to insurance approval.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: [6256-3561](tel:6256-3561) | email: denisetay@lkkauto.com | fax: [6256-4315](tel:6256-4315)

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

From: Daphne Lee <daphne@convinceauto.com.sg>

Sent: Wednesday, 8 June 2022 11:28 am

To: 'ERGO Insurance Pte. Ltd. (Claims Department)' <claims@ergo.com.sg>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: 'Ivy Yong' <ivy.yong@ergo.com.sg>; 'Admin' <support@insurlogic.net>

Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Dear Sir,

Any update for this vehicle?

Thank you

Regards

Daphne Lee



Convince Engineering Pte Ltd
29 First Lok Yang Road
Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802

From: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>
Sent: Thursday, 2 June 2022 3:10 pm
To: 'Admin A (admin-a@lkkauto.com)' <admin-a@lkkauto.com>; 'Admin-D (LKKAuto (admin-d@lkkauto.com))' <admin-d@lkkauto.com>; Mei Kwan (LKKAuto (Meikwan@lkkauto.com)) <Meikwan@lkkauto.com>
Cc: daphne@convinceauto.com.sg; Ivy Yong <ivy.yong@ergo.com.sg>; Admin <support@insurlogic.net>
Subject: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

Hi LKK,

Kindly input our **Claims ref no.** in Merimen upon case submission.

Please conduct this survey request.

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



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.



Disclaimer: This message and its attachments are confidential, intended only for the named addressee, and may be privileged. If you are not the intended recipient, you should not disclose, distribute, copy or use this communication. If you are not the intended recipient, please notify the sender by return email and delete this message. By opening any attachment to this message, you agree to accept the risk that it may contain a virus or damaging code, and you agree that ERGO Insurance Pte Ltd. will not be liable for any loss or damage thereby caused.

From: Daphne Lee <daphne@convinceauto.com.sg>
Sent: Wednesday, 1 June 2022 3:49 pm
To: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>
Subject: OD Claim - XD2434M (DOA: 30/05/2022)

Dear Sir/ Madam,

We are here to assist our client's vehicle no.: XD2434M to submit as a OD Claim.

As this vehicle was badly burnt damaged, we are unable to put up an assessment.

We request to put as Total Loss case. But currently our client will want to repair back the vehicle.

Can you kindly offer us an amount for the repair cost?

Thank you

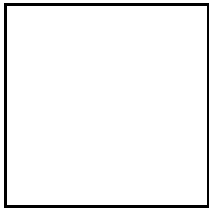
Regards

Daphne Lee



Convince Engineering Pte Ltd
29 First Lok Yang Road
Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802



This email has been checked for viruses by Avast antivirus software.
www.avast.com

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.

Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.

ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.

Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.

ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit,

copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.

Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.

ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.

Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.

ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.

EMAIL DISCLAIMER

The information contained in this email communication is confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialize the information if you are authorized to do so. If you are not the intended recipient of this email communication, please notify the sender by replying to the email and destroy any electronic or paper copy of this message.

Any views expressed in this email communication are those of the individual sender. ERGO Insurance Pte. Ltd. does not represent, warrant or guarantee that the integrity of this communication has been maintained or that the communication is free of errors, virus or interference.

ERGO Insurance Pte. Ltd. asserts copyright in respect to this email including any attachment. No part may be reproduced by any process or for any purpose without prior written permission.