

Veron Chen (LKKAuto)

From: Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Sent: Sunday, 3 July 2022 6:35 PM
To: Daphne Lee
Cc: Denise Tay (LKKAuto); Ivy Yong
Subject: RE: Claims ref no. CDMFG22001043 OD Claim - XD2434M (DOA: 30/05/2022)

- Without Prejudice -

Dear Daphne,

The client holds the decision whether to make an Own Damage claim.
If the decision is to make an Own Damage claim, it must be subjected to the motor policy term and condition.
We draw your attention to the following policy clause:

The liability of the Company shall not exceed the value of the parts lost or damaged and the reasonable cost of fitting such parts. The Company's maximum liability shall be limited to the prevailing market value, which includes the residual COE/PARF value, of the Motor Car at the time of the loss or damage. Market value represents the cost of replacing the Motor Car with a vehicle of the same make and model, in similar condition, specification and age to the Motor Car immediately prior to the accident. The market value will be subject to the excess applicable under the Policy.

The proposed repair cost at \$44,000 is beyond economical limit and therefore we are unable to provide any compensation that is above indemnity.
More importantly, we had been advised that the vehicle is unsafe to repair due to the extensive fire damage.
We are unable to approve Own Damage repairs for safety reasons in any case.

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



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From: Daphne Lee <daphne@convinceauto.com.sg>
Sent: Saturday, 2 July 2022 2:39 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,

Our client policy is under Comprehensive coverage, they have the rights of claiming their own policy. Currently our client had a final decision of doing an own damaged claim instead of total loss.

We had spoken to our client and they had agreed the amount to repair the vehicle. Our client also understand and willing to sign on a letter of undertaking for this repair.

Please do get back to us a.s.a.p.

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: Thursday, 30 June 2022 5:49 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,

For avoidance of any doubt, we have not authorized any repair.

Nonetheless the client may proceed as he/she deems fit if he/she is not making any insurance claim. Thank you

Data Classification: Confidential, C3

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

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From: Daphne Lee <daphne@convinceauto.com.sg>
Sent: Thursday, 30 June 2022 5:03 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,

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
DID.: +65 6829 9176
hanyang.zheng@ergo.com.sg

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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

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
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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 reach.

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: 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
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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



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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

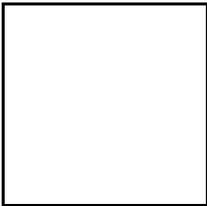
Regards

Daphne Lee



Convince Engineering Pte Ltd
29 First Lok Yang Road
Singapore 629736

Tel: 6556 1131 | Fax: 6553 0802



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