Veron Chen (LKKAuto)

From: Karen Tan <karentan@msfirstcapital.com.sg> Sent: Tuesday, 1 October 2024 9:20 AM To: Veron Chen (LKKAuto) Cc: Bryan Ang (LKKAuto); SUR MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON Subject: 02.09.2024 // INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD **Attachments:** XE 5739J lkk inspection report.pdf; XE 5739J adjuster report_compressed.pdf Dear Veron. You may proceed to authorise repair. Best Regards, Karen Tan Motor Claims Dept. MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 Fax No.: 6223 0541 | Company Regn. No. 195000106C A Member of MS&AD INSURANCE GROUP Personal Data Protection Act 2012 ("PDPA"): Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to http://www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement. Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail. From: Veron Chen (LKKAuto) < veronchen@lkkauto.com> Sent: Thursday, September 26, 2024 2:12 PM To: Karen Tan <karentan@msfirstcapital.com.sg>; SUR <sur@lkkauto.com> Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com> Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 // INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity. Dear Karen, Enclosed survey report.

Best Regards,

For your approval.

Veron Chen | Case Handler

Own Damage & Third Party Property Damage

LKK Auto Consultants Pte Ltd

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

From: Karen Tan < karentan@msfirstcapital.com.sg >

Sent: Wednesday, 25 September 2024 5:24 PM

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 //

INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Veron.

Please let us have the Final Report soonest.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 |

Fax No.: 6223 0541 | Company Regn. No. 195000106C

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From: Karen Tan

Sent: Friday, September 20, 2024 3:30 PM

Subject: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 //

INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Veron,

We are currently seeking clarifications with insured and are unable to authorise repair at this juncture.

The OD excess for this vehicle is \$7,500.00.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 |

Fax No.: 6223 0541 | Company Regn. No. 195000106C

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

Sent: Friday, September 20, 2024 2:35 PM

To: Karen Tan < karentan@msfirstcapital.com.sg; Bryan Ang (LKKAuto) < bryanang@lkkauto.com; SUR

<sur@lkkauto.com>

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 //

INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

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Dear Karen,

Enclosed preliminary revised of vehicle XE 5739J

Date of survey: 5/9/2024

Number of days (estimated): 40 days

Part by part repair.

We have Not authorise repair.

Kindly let us have your approval and provides policy excess

Best Regards,

Veron Chen | Case Handler

Own Damage & Third Party Property Damage

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: <u>sur@lkkauto.com</u> fax:6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Karen Tan < karentan@msfirstcapital.com.sg>

Sent: Friday, 20 September 2024 1:50 PM

To: Veron Chen (LKKAuto) < veronchen@lkkauto.com>; Bryan Ang (LKKAuto) < bryanang@lkkauto.com>

Cc: assignments <assignments@lkkauto.com>

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 //

INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Veron,

Insured is unable to lodge a GIA report. However, they have provided a written report (see attached) for your reference.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 |

Fax No.: 6223 0541 | Company Regn. No. 195000106C

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

Sent: Friday, September 20, 2024 1:30 PM

Cc: assignments < assignments@lkkauto.com>

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 //

INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

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Dear Karen,

Do you have accident gia report?

Best Regards,

Veron Chen | Case Handler

Own Damage & Third Party Property Damage

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: <u>sur@lkkauto.com</u> fax:6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Karen Tan < karentan@msfirstcapital.com.sg >

Sent: Friday, 20 September 2024 12:57 PM

To: Bryan Ang (LKKAuto) < bryanang@lkkauto.com >

Cc: assignments <assignments@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 //

INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Bryan,

For reserving purpose, are you able to revert with your IA before end of today?

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 | Fax No.: 6223 0541 | Company Regn. No. 195000106C

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From: Bryan Ang (LKKAuto) < bryanang@lkkauto.com >

Sent: Thursday, September 19, 2024 5:42 PM **To:** Karen Tan <karentan@msfirstcapital.com.sg>

Cc: assignments <assignments@lkkauto.com>; Veron Chen (LKKAuto) <<u>veronchen@lkkauto.com</u>>; Novin Siah <NovinSiah@msfirstcapital.com.sg>

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 //

INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

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Dear Karen

The attachment and info below will suffice.

We will come back with the IA shortly.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com

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

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Thursday, 19 September 2024 5:38 pm

To: Bryan Ang (LKKAuto) < bryanang@lkkauto.com >

Cc: assignments
; Veron Chen (LKKAuto) < ments@lkkauto.com >
; Novin Siah Novin Siah@msfirstcapital.com.sg

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 // INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Bryan,

Our underwriters has provided us the following value of XE5739J. Attached the Log card for your reference. There is no purchase invoice.

S/no	Engine no	Chassis no	Vehicle	Remarks	Price
			Registration no		
2	D16127880K1A	VA96WK689KLRB1164	XE5739J	Foam Tender	\$1,497,000
				w/Platform	

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 |

Fax No.: 6223 0541 | Company Regn. No. 195000106C

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From: Karen Tan

Sent: Thursday, September 19, 2024 1:55 PM

To: Bryan Ang (LKKAuto) < bryanang@lkkauto.com >

Cc: assignments <assignments@lkkauto.com>; Veron Chen (LKKAuto) <<u>veronchen@lkkauto.com</u>>; Novin Siah NovinSiah@msfirstcapital.com.sg>

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 // INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Bryan,

The policy covers MV at the time of loss. We will check and revert whether any purchase costs.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 | Fax No.: 6223 0541 | Company Regn. No. 195000106C

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From: Bryan Ang (LKKAuto) < bryanang@lkkauto.com>

Sent: Thursday, September 19, 2024 12:36 PM **To:** Karen Tan <karentan@msfirstcapital.com.sg>

Cc: assignments assignments@lkkauto.com">assignments@lkkauto.com; Veron Chen (LKKAuto) veronchen@lkkauto.com; Novin Siah NovinSiah@msfirstcapital.com; Novin Siah

Subject: RE: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 // INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

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Dear Karen

We will need some time. Note that there is a part alone costing 220K.

Policy covers MV or sum insured? This vehicle does not have any MV. Requesting purchase cost of vehicle possible?

Dear Veron

Forward to surveyor the estimate first.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com

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

From: Karen Tan < karentan@msfirstcapital.com.sg Sent: Thursday, 19 September 2024 10:38 am

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: assignments assignments@lkkauto.com">; Veron Chen (LKKAuto) < months of the second of the secon

Subject: URGENT! - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 // INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Bryan,

We have received the attached quotation from the broker.

Kindly let us have the Preliminary Advice soonest.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 |

Fax No.: 6223 0541 | Company Regn. No. 195000106C

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From: Karen Tan

Sent: Monday, September 9, 2024 9:44 AM

To: Bryan Ang (LKKAuto) < bryanang@lkkauto.com >

Cc: assignments <assignments@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Subject: RE: NEW ASSIGNMENT - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON

02.09.2024 // INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Bryan,

Kindly let us have the Preliminary report soonest.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 |

Fax No.: 6223 0541 | Company Regn. No. 195000106C

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From: Bryan Ang (LKKAuto) < bryanang@lkkauto.com>

Sent: Friday, September 6, 2024 5:20 PM

To: Karen Tan < karentan@msfirstcapital.com.sg>

Cc: assignments <assignments@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Subject: RE: NEW ASSIGNMENT - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON

02.09.2024 // INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

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Dear Karen

Vehicle XE 5739J has been surveyed yesterday.

Damage area was more towards its rear right. No report of the incident was provided to us. The only information provided was that the vehicle was hit from behind.

We also manage to gather that Strides is the contractor that will be carrying out the repairs. Estimate cost of repair will be provided once it is available.

Our ref CS/FCI24090103/Tvp3 (XE 5739J)

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com

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

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Wednesday, 4 September 2024 5:08 pm

To: Bryan Ang (LKKAuto) < bryanang@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>

Subject: NEW ASSIGNMENT - MSFC REF: D24007775MFVS/OD/KT - ACCIDENT INVOLVING XE5739J ON 02.09.2024 //

INSURED: CHANGI AIRPORT GROUP (SINGAPORE) PTE LTD

Dear Bryan,

We have received an OD claim notification in respect of the captioned matter.

As this is a sensitive account, kindly handle this case **personally**.

I will drop you a separate email to link you up with our insured's contact person.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID: 6359 1805 |

Fax No.: 6223 0541 | Company Regn. No. 195000106C

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