

## Hsiao Tong (LKKAUTO)

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**From:** Kon Yin Siew <KonYinSiew@msfirstcapital.com.sg>  
**Sent:** Thursday, July 10, 2025 5:25 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Lim Gan Koon (Chris)  
**Subject:** RE: [SEEK MANDATE] - MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 \*\*\* LKK REF: CD/FCI24090165/Rpa3

Dear Hsiao Tong,

Pls offer as per below:

COR - \$2,406.72  
LOU - \$150.00 to \$180.00 (\$50.00 to \$60.00 x 3 days)  
GIA Fee - \$2.00 to \$2.18  
Total - \$2,558.72 to \$2,588.90

Thank you.

Yin Siew  
Motor Claims Dept.

**MS First Capital Insurance Ltd**  
16 Raffles Quay  
#42-01 Hong Leong Building  
Singapore 048581

D: 6359 1823 | M: 6359 1800 | F: 6223 0541  
Website <http://www.msfirstcapital.com.sg>

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**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Thursday, 3 July 2025 11:48 am  
**To:** Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>  
**Subject:** [SEEK MANDATE] - MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 \*\*\* LKK REF: CD/FCI24090165/Rpa3

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Your ref: **D24007783MFCT/CTPL/TPD-2**

Our ref : CD/FCI24090165/Rpa3q2(N)

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SHA4751P(MS FCIL) AND SFJ2992A(TP) ON 03/09/2024**

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "**MOVA AUTOMOTIVE PTE LTD**" at **\$2,588.90(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 4,912.63	\$ 2,406.72 (\$2,208.00 + 9%GST)
2. Loss of Use (3days x \$100.00)	\$ 300.00	\$ 180.00 (3days x \$60.00)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
<b>Total</b>	<b>\$ 5,214.81</b>	<b><u>\$ 2,588.90</u></b>

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 27/05/2025 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

**From:** Hsiao Tong (LKKAuto)

**Sent:** Monday, June 23, 2025 1:51 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>; Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Subject:** RE: MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 \*\*\* LKK  
REF: CD/FCI24090165/Rpa3

Dear Sir/Mdm,

We are pending LOD from third party to seek mandate.

Thanks.

**Note: For future Email correspondence, please remove [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com) in your email. These email address [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com) is no longer in use.**

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Monday, June 23, 2025 1:48 PM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 \*\*\* LKK  
REF: CD/FCI24090165/Rpa3

Dear LKK,

Please advise update on the survey report.

Kindly note that the officer in-charge is Chris.

Dear Chris,

For your follow up.

Thank you

Best Regards

Rachel Wu

Motor Claims Dept

**MS First Capital Insurance Ltd**

16 Raffles Quay #42-01 Hong Leong Building| Singapore 048581

D: 6359 1812| Tel: 6359 1800 | F: 6223 0541 | Reg. No. 195000106C

Website <http://www.msfirstcapital.com.sg>

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Wednesday, 20 November 2024 11:23 pm

**To:** Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 \*\*\* LKK  
REF: CD/FCI24090165/Rpa3

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Hi Chris,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Please note that our officer in charge is Hsiao Tong.

***To check availability of the case handler, you may contact the undersigned.***

Thank you.

Best Regards,

**Mei Kwan** | Admin

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com)

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

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**From:** Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Sent:** Monday, September 16, 2024 9:40 AM

**To:** 'Enny' <[enny@moval.com.sg](mailto:enny@moval.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Harminder Kaur <[Harminder@msfirstcapital.com.sg](mailto:Harminder@msfirstcapital.com.sg)>

**Subject:** MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024  
Without Prejudice

Dear Enny,

We refer to your email below.

Please note that liability is clear but quantum to be agreed.

Thank you.

Chris Lim

Motor Claims Dept.

**MS First Capital Insurance Ltd**

16 Raffles Quay  
#42-01 Hong Leong Building  
Singapore 048581

D: 6359 1813 | M: 6359 1800 | F: 6223 0541  
Website <http://www.msfirstcapital.com.sg>

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**From:** [enny@mov.com.sg](mailto:enny@mov.com.sg) <[enny@mov.com.sg](mailto:enny@mov.com.sg)>

**Sent:** Saturday, September 14, 2024 11:35 AM

**To:** [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)

**Cc:** Harminder Kaur <[Harminder@msfirstcapital.com.sg](mailto:Harminder@msfirstcapital.com.sg)>

**Subject:** RE: \*\*\*SPAM\*\*\* RE: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

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Dear Sir/Madam,

Please kindly revert the liability for this case.

Thank you

Best Regards,

*Enny Lee*

Mova Automotive Pte Ltd  
Blk 1008 Bukit Merah Lane 3  
#01-04/06/08  
Singapore 159722  
Tel: 6272 3892 Fax: 6270 8314



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**From:** [enny@mov.com.sg](mailto:enny@mov.com.sg) <[enny@mov.com.sg](mailto:enny@mov.com.sg)>

**Sent:** Tuesday, 10 September 2024 5:20 pm

**To:** 'admin-a@lkkauto.com' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: \*\*\*SPAM\*\*\* RE: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

Dear Sir/Madam,

Please kindly revert the liability for this case.

Thank you

Best Regards,

*Enny Lee*

Mova Automotive Pte Ltd  
Blk 1008 Bukit Merah Lane 3  
#01-04/06/08  
Singapore 159722  
Tel: 6272 3892 Fax: 6270 8314

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**From:** [nitha@moval.com.sg](mailto:nitha@moval.com.sg) <[nitha@moval.com.sg](mailto:nitha@moval.com.sg)>

**Sent:** Tuesday, 10 September 2024 10:49 am

**To:** 'Harminder Kaur' <[Harminder@msfirstcapital.com.sg](mailto:Harminder@msfirstcapital.com.sg)>

**Cc:** 'Lim Gan Koon (Chris)' <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>; [enny@moval.com.sg](mailto:enny@moval.com.sg); [leongkeat.soo@moval.com.sg](mailto:leongkeat.soo@moval.com.sg)

**Subject:** RE: \*\*\*SPAM\*\*\* RE: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

Dear All

Kindly assign LKK.

Best Regards,

*Nitha*

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314

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**From:** Harminder Kaur <[Harminder@msfirstcapital.com.sg](mailto:Harminder@msfirstcapital.com.sg)>

**Sent:** Tuesday, 10 September 2024 10:45 am

**To:** nitha <[nitha@moval.com.sg](mailto:nitha@moval.com.sg)>

**Cc:** Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Subject:** \*\*\*SPAM\*\*\* RE: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

Resent.

Thank You.

Best Regards,

Harminder Kaur

Motor Claims

**MS First Capital Insurance Ltd**

**16 Raffles Quay**

**#42-01 Hong Leong Building**

**Singapore 048581**

**TEL : 6359 1800 | FAX : 6223 0541 |**

**Website <http://www.msfirstcapital.com.sg>**

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**From:** Harminder Kaur

**Sent:** Monday, September 9, 2024 9:42 AM

**To:** nitha <[nitha@moval.com.sg](mailto:nitha@moval.com.sg)>

**Cc:** Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Subject:** D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

**WITHOUT PREJUDICE**

OUR REF: D24007783MFCT/CTPL/CL/TPD

YOUR REF: SFJ2992A

Dear Sirs

We refer to your survey request dated 6/9/2024.

Please find below our list of surveyors for your reference. Kindly select from our list below and inform us of your choice within the next 2 days.

1. Autoprobe Consultants
2. Priority Services
3. Vicom Ltd
4. LKK Auto Consultants Pte Ltd

Once you inform us of your choice, the surveyor will be appointed within 2 working days of your email.

If you do not agree to any of the surveyors above, you may proceed to appoint your own surveyor. In this instance, we will also appoint a surveyor from our list above to conduct the PRI. Upon completion of repairs, please contact our appointed surveyor to conduct a physical re-inspection of the vehicle.

**Thank You.**

Best Regards,

Harminder Kaur

Motor Claims

**MS First Capital Insurance Ltd**

**16 Raffles Quay**

**#42-01 Hong Leong Building**

**Singapore 048581**

**TEL : 6359 1800 | FAX : 6223 0541 |**

**Website <http://www.msfirstcapital.com.sg>**

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**From:** [nitha@movacom.sg](mailto:nitha@movacom.sg) <[nitha@movacom.sg](mailto:nitha@movacom.sg)>

**Sent:** Friday, September 6, 2024 4:45 PM

**To:** Motor Claims <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>

**Cc:** [leongkeat.soo@movacom.sg](mailto:leongkeat.soo@movacom.sg); [enny@movacom.sg](mailto:enny@movacom.sg)

**Subject:** TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

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Dear All,

Kindly advise on the liability and assign surveyor.

Thank you,

Best Regards,

*Nitha*

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314

