

## Daphne Lee (LKK Auto)

---

**From:** Joanne Yong Lai Fong <JoanneYong@msfirstcapital.com.sg>  
**Sent:** Monday, 31 March 2025 9:53 PM  
**To:** Daphne Lee (LKK Auto)  
**Subject:** RE: (OUR REF: D24009457MFCT/CCPL/TPD 2 ) SLD8621S & SHD8806Z (DOA: 25/10/2024) \*\*\*LKK Ref: CD/FCI24110080/Uma3

Dear Daphne,

Pls proceed with offer with GST

Thanks, and regards,

Joanne Yong  
Motor Claims

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | [TEL: 6359 1823](tel:63591823) | 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 [www.msfirstcapital.com.sg](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:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Sent:** Tuesday, March 25, 2025 5:34 PM  
**To:** Joanne Yong Lai Fong <JoanneYong@msfirstcapital.com.sg>  
**Subject:** RE: (OUR REF: D24009457MFCT/CCPL/TPD 2 ) SLD8621S & SHD8806Z (DOA: 25/10/2024) \*\*\*LKK Ref: CD/FCI24110080/Uma3

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 Joanne,

TP repairer rejected our offer LTA search fee without GST. We are re-seeking mandate for your approval.

Thank you

Best Regards,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: [DaphneLee@lkkauto.com](mailto:DaphneLee@lkkauto.com)

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

---

**From:** Joanne Yong Lai Fong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Sent:** Wednesday, 19 March 2025 4:48 PM

**To:** Daphne Lee (LKK Auto) <[daphnelee@lkkauto.com](mailto:daphnelee@lkkauto.com)>

**Subject:** RE: (OUR REF: D24009457MFCT/CCPL/TPD 2 ) SLD8621S & SHD8806Z (DOA: 25/10/2024) \*\*\*LKK Ref: CD/FCI24110080/Uma3

Dear Daphne,

Refer to your email below.

Pls note that the medical bill direct settlement with the third party, we have attached the DV.

As for medical we will direct pay to the claimant.

Offer to third party claimant COR, LOU agreed to your proposal but LTA pls offer with GST.

Thanks, and regards,

Joanne Yong  
Motor Claims

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | [TEL: 6359 1823](tel:63591823) | 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 [www.msfirstcapital.com.sg](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:** Daphne Lee (LKK Auto) <[daphnelee@lkkauto.com](mailto:daphnelee@lkkauto.com)>

**Sent:** Wednesday, 5 March 2025 3:23 pm

**To:** Joanne Yong Lai Fong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Subject:** RE: (OUR REF: D24009457MFCT/CCPL/TPD 2 ) SLD8621S & SHD8806Z (DOA: 25/10/2024) \*\*\*LKK Ref: CD/FCI24110080/Uma3

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 Joanne,

Your Ref: D24009457MFCT/CCPL/TPD 2

We refer to the above matter and your email below.

**ACCIDENT INVOLVING SLD 8621S AND SHD 8806Z ON 25/10/2024**

We have highlighted to your good office on 05/11/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA: 27. OID hit onto rear TP.

Basing on the report of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

Summary to offer to repairer **TRANS EUROKARS PTE LTD** is as follows: -

	<b>Claimed Amount</b>	<b>Revised Amount</b>
1. Cost of Repair	\$ 12,965.34	\$ 10,381.03 (P/P) (w/GST)
2. Loss of Rental (4 days x \$109.00) (w/GST)	\$ 436.00	\$ 436.00 (4 days x \$109.00) (w/GST)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
4. Medical Bill (Gwendoline Teo Haw Yn)	\$ 391.30	\$ 391.30
5. Admin Fees	\$ 350.00	\$ 0.00
<b>Total</b>	<b>\$ 14,144.82</b>	<b>\$ 11,210.51</b>

\*4 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

Kindly note that this inspection report dated 19/02/2025 is only for mandate purpose.

**The above is for your approval please.**

Thank You.

Best Regards,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: [DaphneLee@lkkauto.com](mailto:DaphneLee@lkkauto.com)

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

---

**From:** Rajes (LKK Auto) <[rajes@lkkauto.com](mailto:rajes@lkkauto.com)>

**Sent:** Tuesday, 5 November 2024 2:58 PM

**To:** Betty Wong <[BettyWong@msfirstcapital.com.sg](mailto:BettyWong@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** Joanne Yong Lai Fong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Subject:** RE: NEW ASSIGNMENT (OUR REF: D24009457MFCT/CCPL/TPD 2 )

Dear Betty,

Thank you for the assingment.

Please be informed that vehicle not in the workshop, repairer will arrange.