

## Ai Phing (LKKAuto)

---

**From:** Sng, Victor <Victor.Sng@sg.gaig.com>  
**Sent:** Thursday, 8 December, 2016 9:44 PM  
**To:** Woon Meng Motor Pte Ltd  
**Cc:** KKLau; Veron Chen (LKKAuto); Ai Phing (LKKAuto); Goh, Stella  
**Subject:** FW:Towing of (XD6705E) for repair

Dear Mr Chong,

**Our ref: CLMOMVC000000257**

As discussed, the client has agreed with our arrangement.  
Please coordinate with LKK to check location of vehicle and thereafter arrange verification before towing to ensure the parts / condition of the vehicle XD6705E are consistent with the condition as per LKK's initial survey.

If there are missing parts found on the vehicle, please make known to VOLVO with GAIC in copy and we will have them reinstate any missing parts before you tow the vehicle.

If there is any questions, please let me or Stella know.

Many thanks!

**Victor Sng**, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | [victor.sng@sg.gaig.com](mailto:victor.sng@sg.gaig.com)

---



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



Moody's  
A1 (Good)  
Affirmed June 15, 2015

Standard & Poor's  
A+ (Strong)  
Affirmed March 2, 2016

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

---

**From:** Sng, Victor  
**Sent:** Thursday, December 08, 2016 9:42 PM  
**To:** 'Tey Kok Way' <kokway.tey@ktcgroup.com.sg>; Chua Zongyu <zongyu.chua@ktcgroup.com.sg>; Ng Kin Hoe <kinhoe.ng@ktcgroup.com.sg>  
**Cc:** Chia Soei Fong, Fionlyn <fionlyn.chiasf@ktcgroup.com.sg>; Way Chin Mooi, May <may.waycm@ktcgroup.com.sg>; Ong Shu Boon, Nicole <Nicole.Ongsb@ktcgroup.com.sg>; Ong Wei Yu <WeiYu.Ong@ktcgroup.com.sg>; Koh Yew Hock <yewhock.koh@ktcgroup.com.sg>; Mak Marcus (2) <marcus.mak.2@volvo.com>; Khor Jia Wen, Cynthia <cynthia.khorjw@ktcgroup.com.sg>; Chua Kim Teck <kim.teck.chua@volvo.com>; daniel@ocwinsurance.com; Augustine@ocwinsurance.com; Teo, Andrew <Andrew.Teo@sg.gaig.com>; Goh, Stella <Stella.Goh@sg.gaig.com>; Kwan, Eric <Eric.Kwan@sg.gaig.com>; Quek, Kelvin <Kelvin.Quek@sg.gaig.com>  
**Subject:** RE: Application of Lay up vehicle(XD6705E)

Dear Mr Tey,

**Our ref: CLMOMVC000000257**

Thank you for your affirmation.

We will be arranging the same independent surveyor to verify state/condition of the vehicle to ensure it's current condition is consistent with that of the initial assessment before the towing. In the unlikely event any inconsistency is observed (ie. missing parts) from the original photos / assessment from our initial assessment, we shall then respectfully request the incumbent repairer to reinstate such inconsistency before towing is carried out.

Thank you again for your understanding and instruction. We will be taking steps to carry out the needful to kick start the indemnity process. We trust KTC will remit the OD policy deductible to our authorised repairer upon completion of the repair.

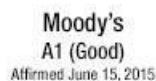
Please let us know if you have further questions.

Regards

**Victor Sng**, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | [victor.sng@sg.gaig.com](mailto:victor.sng@sg.gaig.com)



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

**From:** Tey Kok Way [<mailto:kokway.tey@ktcgroup.com.sg>]

**Sent:** Thursday, December 08, 2016 9:10 PM

**To:** Sng, Victor <[Victor.Sng@sg.gaig.com](mailto:Victor.Sng@sg.gaig.com)>; Chua Zongyu <[zongyu.chua@ktcgroup.com.sg](mailto:zongyu.chua@ktcgroup.com.sg)>; Ng Kin Hoe <[kinhoe.ng@ktcgroup.com.sg](mailto:kinhoe.ng@ktcgroup.com.sg)>

**Cc:** Chia Soei Fong, Fionlyn <[fionlyn.chiasf@ktcgroup.com.sg](mailto:fionlyn.chiasf@ktcgroup.com.sg)>; Way Chin Mooi, May <[may.waycm@ktcgroup.com.sg](mailto:may.waycm@ktcgroup.com.sg)>; Ong Shu Boon, Nicole <[Nicole.Ongsb@ktcgroup.com.sg](mailto:Nicole.Ongsb@ktcgroup.com.sg)>; Ong Wei Yu <[WeiYu.Ong@ktcgroup.com.sg](mailto:WeiYu.Ong@ktcgroup.com.sg)>; Koh Yew Hock <[yewhock.koh@ktcgroup.com.sg](mailto:yewhock.koh@ktcgroup.com.sg)>; Mak Marcus (2) <[marcus.mak.2@volvo.com](mailto:marcus.mak.2@volvo.com)>; Khor Jia Wen, Cynthia <[cynthia.khorjw@ktcgroup.com.sg](mailto:cynthia.khorjw@ktcgroup.com.sg)>; Chua Kim Teck <[kim.teck.chua@volvo.com](mailto:kim.teck.chua@volvo.com)>; [daniel@ocwinsurance.com](mailto:daniel@ocwinsurance.com); [Augustine@ocwinsurance.com](mailto:Augustine@ocwinsurance.com); Teo, Andrew <[Andrew.Teo@sg.gaig.com](mailto:Andrew.Teo@sg.gaig.com)>; Goh, Stella <[Stella.Goh@sg.gaig.com](mailto:Stella.Goh@sg.gaig.com)>; Kwan, Eric <[Eric.Kwan@sg.gaig.com](mailto:Eric.Kwan@sg.gaig.com)>; Quek, Kelvin <[Kelvin.Quek@sg.gaig.com](mailto:Kelvin.Quek@sg.gaig.com)>

**Subject:** RE: Application of Lay up vehicle(XD6705E)

Hi Victor

Please proceed.

Regards  
KokWay

Sent from my Samsung Galaxy smartphone.

----- Original message -----

From: "Sng, Victor" <[Victor.Sng@sg.gaig.com](mailto:Victor.Sng@sg.gaig.com)>

Date: 12/8/16 7:57 PM (GMT+08:00)

To: Chua Zongyu <[zongyu.chua@ktcgroup.com.sg](mailto:zongyu.chua@ktcgroup.com.sg)>, Ng Kin Hoe <[kinhoe.ng@ktcgroup.com.sg](mailto:kinhoe.ng@ktcgroup.com.sg)>

Cc: "Chia Soei Fong, Fionlyn" <[fionlyn.chiasf@ktcgroup.com.sg](mailto:fionlyn.chiasf@ktcgroup.com.sg)>, "Way Chin Mooi, May" <[may.waycm@ktcgroup.com.sg](mailto:may.waycm@ktcgroup.com.sg)>, "Ong Shu Boon, Nicole" <[Nicole.Ongsb@ktcgroup.com.sg](mailto:Nicole.Ongsb@ktcgroup.com.sg)>, Ong Wei Yu <[WeiYu.Ong@ktcgroup.com.sg](mailto:WeiYu.Ong@ktcgroup.com.sg)>, Tey Kok Way <[kokway.tey@ktcgroup.com.sg](mailto:kokway.tey@ktcgroup.com.sg)>, Koh Yew Hock <[yewhock.koh@ktcgroup.com.sg](mailto:yewhock.koh@ktcgroup.com.sg)>, "Mak Marcus (2)" <[marcus.mak.2@volvo.com](mailto:marcus.mak.2@volvo.com)>, "Khor Jia Wen, Cynthia" <[cynthia.khorjw@ktcgroup.com.sg](mailto:cynthia.khorjw@ktcgroup.com.sg)>, Chua Kim Teck <[kim.teck.chua@volvo.com](mailto:kim.teck.chua@volvo.com)>, [daniel@ocwinsurance.com](mailto:daniel@ocwinsurance.com), [Augustine@ocwinsurance.com](mailto:Augustine@ocwinsurance.com), "Teo, Andrew" <[Andrew.Teo@sg.gaig.com](mailto:Andrew.Teo@sg.gaig.com)>, "Goh, Stella" <[Stella.Goh@sg.gaig.com](mailto:Stella.Goh@sg.gaig.com)>, "Kwan, Eric" <[Eric.Kwan@sg.gaig.com](mailto:Eric.Kwan@sg.gaig.com)>, "Quek, Kelvin" <[Kelvin.Quek@sg.gaig.com](mailto:Kelvin.Quek@sg.gaig.com)>

Subject: RE: Application of Lay up vehicle(XD6705E)

Mr Chua,

**Our ref: CLMOMVC000000257**

Thank you for your email. In answer to your queries, we would advise as follows:

The assessment by the independent surveyor was based on the estimate put forth by your chosen repairer. (parts required to be reinstated are enclosed).

This being a 2012 vehicle, the basis of repair will be on lumpsum basis and we were given to understand your incumbent repairer has agreed to repair the vehicle under lumpsum basis at a sum not exceeding \$82,000.00

We have in response sought open tender under the exact same reinstatement basis amongst our authorised panel of repairers from which competitive quotes were obtained. By token of mutually agreed terms with our authorised repairers, we were able to achieve considerable savings from parts prices and labor charges on all basis of repairs with the mutual principle to mitigate claims for long term business sustainability. I am sure you would appreciate that high claim costs would invariably increase premium therefore by keeping the claim costs in check, we are also looking after the interest of our clients.

As with all indemnity basis under the motor insurance policy, all accident related repairs comes with a six months post repair warranty on the reinstated parts that are consistent with the accident, which is a common practice amongst all motor insurers in this market.

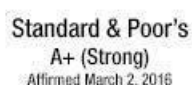
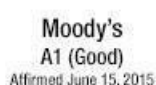
If you have further questions please let me know otherwise please assists to facilitate the towing for repair without further delay.

Regards

**Victor Sng**, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | [victor.sng@sg.gaig.com](mailto:victor.sng@sg.gaig.com)



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

**From:** Chua Zongyu [<mailto:zongyu.chua@ktcgroup.com.sg>]

**Sent:** Thursday, December 08, 2016 4:17 PM

**To:** Sng, Victor <[Victor.Sng@sg.gaig.com](mailto:Victor.Sng@sg.gaig.com)>; Ng Kin Hoe <[kinhoe.ng@ktcgroup.com.sg](mailto:kinhoe.ng@ktcgroup.com.sg)>  
**Cc:** Chia Soei Fong, Fionlyn <[fionlyn.chiasf@ktcgroup.com.sg](mailto:fionlyn.chiasf@ktcgroup.com.sg)>; Way Chin Mooi, May <[may.waycm@ktcgroup.com.sg](mailto:may.waycm@ktcgroup.com.sg)>; Ong Shu Boon, Nicole <[Nicole.Ongsb@ktcgroup.com.sg](mailto:Nicole.Ongsb@ktcgroup.com.sg)>; Ong Wei Yu <[WeiYu.Ong@ktcgroup.com.sg](mailto:WeiYu.Ong@ktcgroup.com.sg)>; Tey Kok Way <[kokway.tey@ktcgroup.com.sg](mailto:kokway.tey@ktcgroup.com.sg)>; Koh Yew Hock <[yewhock.koh@ktcgroup.com.sg](mailto:yewhock.koh@ktcgroup.com.sg)>; Mak Marcus (2) <[marcus.mak.2@volvo.com](mailto:marcus.mak.2@volvo.com)>; Khor Jia Wen, Cynthia <[cynthia.khorjw@ktcgroup.com.sg](mailto:cynthia.khorjw@ktcgroup.com.sg)>; Chua Kim Teck <[kim.teck.chua@volvo.com](mailto:kim.teck.chua@volvo.com)>; [daniel@ocwinsurance.com](mailto:daniel@ocwinsurance.com); [Augustine@ocwinsurance.com](mailto:Augustine@ocwinsurance.com); Teo, Andrew <[Andrew.Teo@sg.gaig.com](mailto:Andrew.Teo@sg.gaig.com)>; Goh, Stella <[Stella.Goh@sg.gaig.com](mailto:Stella.Goh@sg.gaig.com)>; Kwan, Eric <[Eric.Kwan@sg.gaig.com](mailto:Eric.Kwan@sg.gaig.com)>; Quek, Kelvin <[Kelvin.Quek@sg.gaig.com](mailto:Kelvin.Quek@sg.gaig.com)>  
**Subject:** RE: Application of Lay up vehicle(XD6705E)

Dear Mr Sng

Sorry for the late reply.

I just had a discussion with my manager with regard to this case.

Pls provide a breakdown on those parts that will be replaced and repaired under your authorised workshop and will there be any warranty provided if after repair the truck encounters any problems since our warranty will be void with Volvo.

Thanks



**Chua Zongyu**  
**Workshop Executive**  
Kok Tong Transport & Engineering Works Pte Ltd  
27 Pandan Crescent Singapore 128476  
T: +65 6804 5046 | M: +65 9672 8578  
F : +65 6804 5055  
[www.ktcgroup.com.sg](http://www.ktcgroup.com.sg)

---

**From:** Sng, Victor [<mailto:Victor.Sng@sg.gaig.com>]  
**Sent:** Thursday, 8 December, 2016 11:12 AM  
**To:** Ng Kin Hoe  
**Cc:** Chia Soei Fong, Fionlyn; Way Chin Mooi, May; Ong Shu Boon, Nicole; Ong Wei Yu; Tey Kok Way; Koh Yew Hock; Mak Marcus (2); Khor Jia Wen, Cynthia; Chua Kim Teck; Chua Zongyu; [daniel@ocwinsurance.com](mailto:daniel@ocwinsurance.com); [Augustine@ocwinsurance.com](mailto:Augustine@ocwinsurance.com); Teo, Andrew; Goh, Stella; Kwan, Eric; Quek, Kelvin  
**Subject:** RE: Application of Lay up vehicle(XD6705E)

Mr Ng,

**Our ref: CLMOMVC000000257**

I refer to our email of 2 Dec 2016 which sets out our basis of settlement for this matter which is not unreasonable. To avoid delay, we look to your urgent agreement and corporation in order that we may proceed with the needful to commence repair.

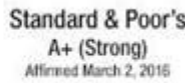
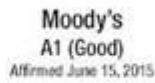
Please revert in writing on urgent basis and advise us the location of the vehicle in order that we may do the necessary arrangement.

Regards

**Victor Sng**, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | [victor.sng@sg.gaig.com](mailto:victor.sng@sg.gaig.com)



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

**From:** Sng, Victor

**Sent:** Friday, December 02, 2016 5:50 PM

**To:** 'Ng Kin Hoe' <[kinhoe.ng@ktcgroup.com.sg](mailto:kinhoe.ng@ktcgroup.com.sg)>

**Cc:** Chia Soei Fong, Fionlyn <[fionlyn.chiasf@ktcgroup.com.sg](mailto:fionlyn.chiasf@ktcgroup.com.sg)>; Way Chin Mooi, May <[may.waycm@ktcgroup.com.sg](mailto:may.waycm@ktcgroup.com.sg)>; Ong Shu Boon, Nicole <[Nicole.Ongsb@ktcgroup.com.sg](mailto:Nicole.Ongsb@ktcgroup.com.sg)>; Ong Wei Yu <[WeiYu.Ong@ktcgroup.com.sg](mailto:WeiYu.Ong@ktcgroup.com.sg)>; Tey Kok Way <[kokway.tey@ktcgroup.com.sg](mailto:kokway.tey@ktcgroup.com.sg)>; Koh Yew Hock <[yewhock.koh@ktcgroup.com.sg](mailto:yewhock.koh@ktcgroup.com.sg)>; Mak Marcus (2) <[marcus.mak.2@volvo.com](mailto:marcus.mak.2@volvo.com)>; Khor Jia Wen, Cynthia <[cynthia.khorjw@ktcgroup.com.sg](mailto:cynthia.khorjw@ktcgroup.com.sg)>; Chua Kim Teck <[kim.teck.chua@volvo.com](mailto:kim.teck.chua@volvo.com)>; Chua Zongyu <[zongyu.chua@ktcgroup.com.sg](mailto:zongyu.chua@ktcgroup.com.sg)>; 'daniel@ocwinsurance.com' <[daniel@ocwinsurance.com](mailto:daniel@ocwinsurance.com)>; 'Augustine@ocwinsurance.com' <[Augustine@ocwinsurance.com](mailto:Augustine@ocwinsurance.com)>; Teo, Andrew <[Andrew.Teo@sg.gaig.com](mailto:Andrew.Teo@sg.gaig.com)>; Goh, Stella <[Stella.Goh@sg.gaig.com](mailto:Stella.Goh@sg.gaig.com)>; Kwan, Eric <[Eric.Kwan@sg.gaig.com](mailto:Eric.Kwan@sg.gaig.com)>; Quek, Kelvin <[Kelvin.Quek@sg.gaig.com](mailto:Kelvin.Quek@sg.gaig.com)>  
**Subject:** RE: Application of Lay up vehicle(XD6705E)

Mr Ng,

**Our ref:** CLMOMVC000000257

Thank you for your email, the content of which is noted. We do recognize KTC has got a maintenance contract in place with VOLVO.

However, insofar as the indemnity under the motor insurance policy is concerned, we have the duty to mitigate claims.

This is a 2012 vehicle which will be indemnified under lumpsum repair basis as per market practice and policy conditions.

For the sake of discussion, we would like to present our case as follows for analysis.

Volvo has quoted \$134K++ for this repair. The market value of this vehicle (make and model) is \$120K. Because the vehicle is a 2012 vehicle and is subject to lumpsum repair, Volvo has undertaken to make good the repair at \$82K which is the economic repair value considering the market value and LTA rebate at the time of loss. From our tender efforts amongst our panel of authorised repairers, based upon the similar basis and scope of repair, we have garnered repair cost of \$50K which represents a saving of 39%. Insofar as policy indemnity is concerned, it makes no economic sense for insurer to repair the vehicle at \$82K if we can do the same at \$50K. (savings of \$32K)

We would also like to advise that it would also be in the interest and duty of Kok Tong as the principle to mitigate claims exposure which will also play a part in containing the premium rate.

This being a loss which had arisen from an unforeseen accident and one to be indemnified under the terms and conditions of the motor insurance policy, it is our recommendation that the vehicle be repaired at GAIC's authorised workshop.

We trust the foregoing explanation is not unreasonable and is clear and that we look to your favorable corporation with GAIC in order that the matter may be handled expeditiously without further delay.

Regards

**Victor Sng**, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | [victor.sng@sg.gaig.com](mailto:victor.sng@sg.gaig.com)



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



A+ (Superior)  
Affirmed May 12, 2016

Moody's  
A1 (Good)  
Affirmed June 15, 2015

Standard & Poor's  
A+ (Strong)  
Affirmed March 2, 2016

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

---

**From:** Ng Kin Hoe [<mailto:kinhoe.ng@ktcgroup.com.sg>]

**Sent:** Friday, November 25, 2016 10:05 AM

**To:** Goh, Stella <[Stella.Goh@sg.gaig.com](mailto:Stella.Goh@sg.gaig.com)>

**Cc:** Chia Soei Fong, Fionlyn <[fionlyn.chiasf@ktcgroup.com.sg](mailto:fionlyn.chiasf@ktcgroup.com.sg)>; Way Chin Mooi, May <[may.waycm@ktcgroup.com.sg](mailto:may.waycm@ktcgroup.com.sg)>; Ong Shu Boon, Nicole <[Nicole.Ongsb@ktcgroup.com.sg](mailto:Nicole.Ongsb@ktcgroup.com.sg)>; Ong Wei Yu <[WeiYu.Ong@ktcgroup.com.sg](mailto:WeiYu.Ong@ktcgroup.com.sg)>; Tey Kok Way <[kokway.tey@ktcgroup.com.sg](mailto:kokway.tey@ktcgroup.com.sg)>; Koh Yew Hock <[yewhock.koh@ktcgroup.com.sg](mailto:yewhock.koh@ktcgroup.com.sg)>; Mak Marcus (2) <[marcus.mak.2@volvo.com](mailto:marcus.mak.2@volvo.com)>; Khor Jia Wen, Cynthia <[cynthia.khorjw@ktcgroup.com.sg](mailto:cynthia.khorjw@ktcgroup.com.sg)>; Chua Kim Teck <[kim.teck.chua@volvo.com](mailto:kim.teck.chua@volvo.com)>; Chua Zongyu <[zongyu.chua@ktcgroup.com.sg](mailto:zongyu.chua@ktcgroup.com.sg)>; Sng, Victor <[Victor.Sng@sg.gaig.com](mailto:Victor.Sng@sg.gaig.com)>

**Subject:** RE: Application of Lay up vehicle(XD6705E)

Dear Stella,

Kindly discuss with Victor Sng that pending for vendor's open tender will strongly affect our service agreement(service maintenance package) between Kok Tong Transport and Volvo East Asia, kindly re-consider. Thanks.



**Ng Kin Hoe**  
**Asst Transport Controller**  
Kok Tong Transport & Engineering Works Pte Ltd  
27 Pandan Crescent Singapore 128476  
M: +65 9615 5910  
[www.ktcgroup.com.sg](http://www.ktcgroup.com.sg)

---

**From:** Chua Kim Teck [<mailto:kim.teck.chua@volvo.com>]

**Sent:** Thursday, November 24, 2016 6:13 PM

**To:** Ng Kin Hoe; Chua Zongyu

**Cc:** Chia Soei Fong, Fionlyn; Way Chin Mooi, May; Ong Shu Boon, Nicole; Ong Wei Yu; Tey Kok Way; Koh Yew Hock; Mak Marcus (2); Khor Jia Wen, Cynthia

**Subject:** RE: Application of Lay up vehicle(XD6705E)

Hi All,

Fyi, the caption vehicle accident claim repair is pending for vendor's open tender, as instructed by your good vehicle insurance company

Best Regards

**Chua Kim Teck (Mr)**  
Workshop Supervisor

Volvo East Asia (Pte) Ltd  
12 Tuas Avenue 10 Singapore 639136

Direct Line: +65 **6672 7537**  
Mobile: +65 9627 0391  
Fax: +65 6861 4132  
E-mail: [kim.teck.chua@volvo.com](mailto:kim.teck.chua@volvo.com)

[www.volvogroup.com](http://www.volvogroup.com)  
[www.volvotrucks.com.sg](http://www.volvotrucks.com.sg)  
[www.udtrucks.com.sg](http://www.udtrucks.com.sg)

---

**From:** Ng Kin Hoe [<mailto:kinhoe.ng@ktcgroup.com.sg>]  
**Sent:** Friday, 28 October, 2016 1:58 PM  
**To:** Khor Jia Wen, Cynthia  
**Cc:** Chia Soei Fong, Fionlyn; Way Chin Mooi, May; Ong Shu Boon, Nicole; Ong Wei Yu; Chua Zongyu; Tey Kok Way; Koh Yew Hock; Chua Kim Teck  
**Subject:** RE: Application of Lay up vehicle(XD6705E)

Dear all,

I have just went to LTA office Sin Ming Drive for (XD6705E) lay off. Please see attached receipt. LTA official letter will be sent over to company in a couple of days. Thanks. Currently the lorry (XD6705E) is located at Volvo workshop at 12 Tuas Avenue 10.

Dear Cynthia,

Kindy proceed necessary actions for XD6705E insurance matter. Thanks.



Ng Kin Hoe  
Assistant Transport Controller  
Kok Tong Transport  
27 Pandan Crescent Singapore 128476  
HP:96155910  
[kinhoe.ng@ktcgroup.com.sg](mailto:kinhoe.ng@ktcgroup.com.sg)

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.