

Joy Irene (LKK Auto)

From: Hansel Ang <hansel.ang@eqinsurance.com.sg>
Sent: Wednesday, 30 December, 2015 5:02 PM
To: Joy Irene (LKK Auto)
Cc: Admin A; Yeor Lee Teng; vincepang@tib.com.sg
Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15HO01231HA - LKK REF: CC3/EQI14015384/Kjm3)

Dear Irene

Please proceed to close your file and submit your report to us with your bill.

Thank you.

Best Regards

Hansel Ang
Executive, Claims

EQ Insurance Company Limited

5 Maxwell Road,
#17-00 Tower Block,
MND Complex,
Singapore 069110
DID : 6496 9034
Tel : 6223 9433
Fax : 6223 4190
www.eqinsurance.com.sg

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately and delete all copies of it.

From: Joy Irene (LKK Auto) [mailto:joyirene@lkkauto.com]
Sent: Saturday, 12 December, 2015 1:24 PM
To: Hansel Ang
Cc: Admin A; Yeor Lee Teng; vincepang@tib.com.sg
Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15HO01231HA - LKK REF: CC3/EQI14015384/Kjm3)

Dear Mr. Hansel,

We refer to the subject above and e-mail correspondence below.

We have surveyed TP vehicle on 12.08.2014 at Trans-cab Auto.

The insured was willing to privately settle as 30% liability as MAG guideline, insured opening door within lane and TP encroached.

We made an offer of 30% to TP on 16.09.2015 however, to date, we receive no response despite follow-ups made.

In view of no further follow-up from TP and no development, we would like to close file on our end and submit our report to your good-office.

In future, if there are new developments from TP, we will inform your office for our further handling.

Kindly advise if we may proceed.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: joyirene@lkkauto.com | fax: 6741-4108

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

This email may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: Yeor Lee Teng [<mailto:leeteng@tib.com.sg>]

Sent: Monday, 16 November, 2015 1:48 PM

To: Joy Irene (LKK Auto) <JoyIrene@lkkauto.com>

Cc: hansel.ang@eqinsurance.com.sg; juli@tib.com.sg; atan@tib.com.sg; Admin A <admin-a@lkkauto.com>; Vic <vicalpeh@lkkauto.com>; claims@tib.com.sg; mary.teo@banchoncorp.com

Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15H001231HA - LKK REF: CC3/EQ14015384/Kjm3)

Dear Joy,

Thank you for your update.

Can we suggest to set a deadline to the third party for one last time? After that, our Insured will not entertain their claim anymore if there is still no response. Can we?

Thank you.

Yours sincerely

Yeor Lee Teng

Tan Insurance Brokers Pte Ltd

T : +65-67426766

F : +65-67426669

E: leeteng@tib.com.sg

Co Reg No.197500357N

(3A/5A Aliwal Street, Chenn Leonn Building, Singapore 199896)

*For claims-related matters, please cc a copy to claims@tib.com.sg

All services provided by Tan Insurance Brokers Pte Ltd shall be governed by our **Terms of Service**, which can be found at our website. These Terms of Services shall be deemed incorporated and shall form part of the agreement between us and a client which procures insurance from us. Acceptance of any insurance cover procured through us, or payment of the premium in respect of such cover, shall amount to acceptance of our Terms of Service.

In accordance with the **Personal Data Protection Act 2012**; please be informed that for any purchase/ renewal/ quotation/ assistance/ claims purposes, we will be required to collect, use, process and pass on all relevant information collected through all legal means to all relevant parties in order provide professional advice, assistance and/or quotation. By virtue of this email, it is understood that you have agreed to all terms and conditions of TIB's PDPA policy found at our website.

This e-mail and any attachments are confidential. They may contain privileged information and are intended for the named addressee(s) only. They must not be distributed without consent. If you are not the intended recipient, please notify us immediately and do not disclose, distribute, or retain

this e-mail or any part of it. I believe but do not warrant that this e-mail and any attachments are virus free. You must therefore take full responsibility for virus checking. If you have received this transmission in error, please delete it.

From: Joy Irene (LKK Auto) [<mailto:JoyIrene@lkkauto.com>]

Sent: Monday, 16 November, 2015 1:08 PM

To: Yeor Lee Teng

Cc: hansel.ang@eqinsurance.com.sg; juli@tib.com.sg; atan@tib.com.sg; Admin A; Vic; claims@tib.com.sg

Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15HO01231HA - LKK REF: CC3/EQI14015384/Kjm3)

Dear Lee Teng,

There is no response from TP Trans-cab.

We will write to our principal if we could temporarily close this claim due no non-development from the claimant despite follow-ups made.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: joyirene@lkkauto.com | fax: 6741-4108

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

This email may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: Yeor Lee Teng [<mailto:leeteng@tib.com.sg>]

Sent: Monday, 16 November, 2015 12:56 PM

To: Joy Irene (LKK Auto) <JoyIrene@lkkauto.com>

Cc: hansel.ang@eqinsurance.com.sg; juli@tib.com.sg; atan@tib.com.sg; Admin A <admin-a@lkkauto.com>; Vic <vicalpeh@lkkauto.com>; claims@tib.com.sg

Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15HO01231HA - LKK REF: CC3/EQI14015384/Kjm3)

Dear Joy,

Any update for this case? Please advise.

Thank you.

Yours sincerely

Yeor Lee Teng

Tan Insurance Brokers Pte Ltd

T : +65-67426766

F : +65-67426669

E: leeteng@tib.com.sg

Co Reg No.197500357N

(3A/5A Aliwal Street, Chenn Leonn Building, Singapore 199896)

*For claims-related matters, please cc a copy to claims@tib.com.sg

All services provided by Tan Insurance Brokers Pte Ltd shall be governed by our **Terms of Service**, which can be found at our website. These Terms of Service shall be deemed incorporated and shall form part of the agreement between us and a client which procures insurance from us. Acceptance of any insurance cover procured through us, or payment of the premium in respect of such cover, shall amount to acceptance of our Terms of Service.

In accordance with the **Personal Data Protection Act 2012**; please be informed that for any purchase/ renewal/ quotation/ assistance/ claims purposes, we will be required to collect, use, process and pass on all relevant information collected through all legal means to all relevant parties in order provide professional advice, assistance and/or quotation. By virtue of this email, it is understood that you have agreed to all terms and conditions of TIB's PDPA policy found at our website.

This e-mail and any attachments are confidential. They may contain privileged information and are intended for the named addressee(s) only. They must not be distributed without consent. If you are not the intended recipient, please notify us immediately and do not disclose, distribute, or retain this e-mail or any part of it. I believe but do not warrant that this e-mail and any attachments are virus free. You must therefore take full responsibility for virus checking. If you have received this transmission in error, please delete it.

From: Joy Irene (LKK Auto) [<mailto:JoyIrene@lkkauto.com>]

Sent: Friday, 2 October, 2015 11:28 AM

To: Yeor Lee Teng <leeteng@tib.com.sg>

Cc: 'Hansel Ang' <hansel.ang@eqinsurance.com.sg>; 'Juli' <juli@tib.com.sg>; 'Andrew Tan' <atan@tib.com.sg>; Admin A <admin-a@lkkauto.com>; Vic <vicalpeh@lkkauto.com>

Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15H001231HA - LKK REF: CC3/EQ14015384/Kjm3)

Dear Lee Teng,

To date, no response from third-party claimant on our 30% offer.

We will let you know once their reply is received.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: joyirene@lkkauto.com | fax: 6741-4108

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

This email may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: Yeor Lee Teng [<mailto:leeteng@tib.com.sg>]

Sent: Friday, 2 October, 2015 11:25 AM

To: Joy Irene (LKK Auto) <JoyIrene@lkkauto.com>

Cc: 'Hansel Ang' <hansel.ang@eqinsurance.com.sg>; 'Juli' <juli@tib.com.sg>; 'Andrew Tan' <atan@tib.com.sg>; Admin A <admin-a@lkkauto.com>; Vic <vicalpeh@lkkauto.com>

Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15H001231HA - LKK REF: CC3/EQ14015384/Kjm3)

Dear Joy,

Please update us the status.

Thank you.

Yours sincerely,

Yeor Lee Teng

Claims Dept

TAN INSURANCE BROKERS PTE LTD

TEL: +65-67426766 EXT: 130

FAX: +65-67426669

Co Reg No.197500357N

(3A/5A Aliwal Street, Chenn Leonn Building, Singapore 199896)

Website: www.tib.com.sg

All services provided by Tan Insurance Brokers Pte Ltd shall be governed by our **Terms of Service**, which can be found at our website. These Terms of Services shall be deemed incorporated and shall form part of the agreement between us and a client which procures insurance from us. Acceptance of any insurance cover procured through us, or payment of the premium in respect of such cover, shall amount to acceptance of our Terms of Service.

In accordance with the **Personal Data Protection Act 2012**; please be informed that for any purchase/ renewal/ quotation/ assistance/ claims purposes, we will be required to collect, use, process and pass on all relevant information collected through all legal means to all relevant parties in order provide professional advice, assistance and/or quotation. By virtue of this email, it is understood that you have agreed to all terms and conditions of TIB's PDPA policy found at our website.

This e-mail and any attachments are confidential. They may contain privileged information and are intended for the named addressee(s) only. They must not be distributed without consent. If you are not the intended recipient, please notify us immediately and do not disclose, distribute, or retain this e-mail or any part of it. I believe but do not warrant that this e-mail and any attachments are virus free. You must therefore take full responsibility for virus checking. If you have received this transmission in error, please delete it.

From: Yeor Lee Teng [<mailto:leeteng@tib.com.sg>]

Sent: Wednesday, 16 September, 2015 5:09 PM

To: 'Joy Irene (LKK Auto)' <JoyIrene@lkkauto.com>

Cc: 'Hansel Ang' <hansel.ang@eqinsurance.com.sg>; 'Juli' <juli@tib.com.sg>; 'Andrew Tan' <atan@tib.com.sg>;

'Admin A' <admin-a@lkkauto.com>; 'Vic' <vicalpeh@lkkauto.com>

Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ

Ref: DM15HO01231HA - LKK REF: CC3/EQ14015384/Kjm3)

Dear Joy,

Our Insured's driver will settle the payment with third party, but provided that the third party is agreeable on the 30% offer settlement.

As such, please let us know the reply from the third party first.

Thank you.

Yours sincerely,

Yeor Lee Teng

Claims Dept

TAN INSURANCE BROKERS PTE LTD

TEL: +65-67426766 EXT: 130

FAX: +65-67426669

Co Reg No.197500357N

(3A/5A Aliwal Street, Chenn Leonn Building, Singapore 199896)

Website: www.tib.com.sg

All services provided by Tan Insurance Brokers Pte Ltd shall be governed by our **Terms of Service**, which can be found at our website. These Terms of Services shall be deemed incorporated and shall form part of the agreement between us and a client which procures insurance from us. Acceptance of any insurance cover procured through us, or payment of the premium in respect of such cover, shall amount to acceptance of our Terms of Service.

In accordance with the **Personal Data Protection Act 2012**; please be informed that for any purchase/ renewal/ quotation/ assistance/ claims purposes, we will be required to collect, use, process and pass on all relevant information collected through all legal means to all relevant parties in order provide professional advice, assistance and/or quotation. By virtue of this email, it is understood that you have agreed to all terms and conditions of TIB's PDPA policy found at our website.

This e-mail and any attachments are confidential. They may contain privileged information and are intended for the named addressee(s) only. They must not be distributed without consent. If you are not the intended recipient, please notify us immediately and do not disclose, distribute, or retain this e-mail or any part of it. I believe but do not warrant that this e-mail and any attachments are virus free. You must therefore take full responsibility for virus checking. If you have received this transmission in error, please delete it.

From: Joy Irene (LKK Auto) [<mailto:JoyIrene@lkkauto.com>]
Sent: Wednesday, 16 September, 2015 1:47 PM
To: Yeor Lee Teng <leeteng@tib.com.sg>
Cc: 'Hansel Ang' <hansel.ang@eqinsurance.com.sg>; 'Juli' <juli@tib.com.sg>; 'Andrew Tan' <atan@tib.com.sg>; Admin A <admin-a@lkkauto.com>; Vic <vicalpeh@lkkauto.com>
Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15HO01231HA - LKK REF: CC3/EQ114015384/Kjm3)

Dear Lee Teng,

We just received the video from TP claimant yesterday. (Attached for your reference).

From the video, we observed that our insured's report is consistent.

In view of the above, we will write to TP for a 30% offer settlement to amicably resolve their claim.

We hope TP would accept our offer.

Kindly advice confirmation if your client is to settle this claim privately.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: joyirene@lkkauto.com | fax: 6741-4108

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



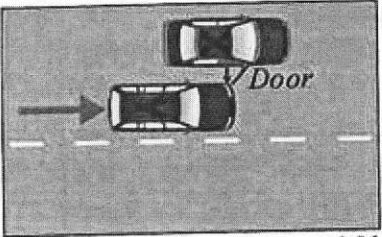
This email may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: Yeor Lee Teng [<mailto:leeteng@tib.com.sg>]
Sent: Friday, 21 August, 2015 10:13 AM
To: 'Joy Irene (LKK Auto)' <JoyIrene@lkkauto.com>
Cc: 'Hansel Ang' <hansel.ang@eqinsurance.com.sg>; 'Juli' <juli@tib.com.sg>; 'Andrew Tan' <atan@tib.com.sg>
Subject: RE: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S (Insured: Ban Chon Corporation & Trading P/L - EQ Ref: DM15HO01231HA - LKK REF: CC3/EQ114015384/Kjm3)

Dear Joy,

Reference is made to your below email.

In line with the Motor Accident Guide, the liability of our insured's driver is 30% and the third party is 70% for this accident. Please refer to the below for self-explanatory:

	SCENARIO	REASON(S)	 X %	 Y %
28.	 <p style="text-align: center;"><i>Diagram 1.81</i></p> <p>Where the door is opened within Vehicle X's lane and Vehicle Y, travelling on the right of Vehicle X in the same lane or encroaching into Vehicle X's lane, collides into the opened/opening door</p>	Reason(s): Driver X/ passenger should keep a lookout for oncoming vehicles and not obstruct/ cause danger to passing/ approaching vehicles. Driver Y should (i) travel in the adjacent lane and not overtake Vehicle X by passing alongside in the same lane (ii) keep a proper lookout and foresee the opening of door(s) on the offside of a stationary vehicle.	30	70

Based on the foregoing, we are of the view that our insured should only liable for the **30% of \$2,025.81 which is \$607.75 (maximum)** in this instance.

We trust that you will put in your best effort to negotiate with the third party to resolve the matter.

Please kindly keep us posted of the development in your negotiation.

Thank you.

Yours sincerely,

Yeor Lee Teng

Claims Dept

TAN INSURANCE BROKERS PTE LTD

TEL: +65-67426766 EXT: 130

FAX: +65-67426669

Co Reg No.197500357N

(3A/5A Aliwal Street, Chenn Leonn Building, Singapore 199896)

Website: www.tib.com.sg

All services provided by Tan Insurance Brokers Pte Ltd shall be governed by our **Terms of Service**, which can be found at our website. These Terms of Services shall be deemed incorporated and shall form part of the agreement between us and a client which procures insurance from us. Acceptance of any insurance cover procured through us, or payment of the premium in respect of such cover, shall amount to acceptance of our Terms of Service.

In accordance with the **Personal Data Protection Act 2012**; please be informed that for any purchase/ renewal/ quotation/ assistance/ claims purposes, we will be required to collect, use, process and pass on all relevant information collected through all legal means to all relevant parties in order provide professional advice, assistance and/or quotation. By virtue of this email, it is understood that you have agreed to all terms and conditions of TIB's PDPA policy found at our website.

This e-mail and any attachments are confidential. They may contain privileged information and are intended for the named addressee(s) only. They must not be distributed without consent. If you are not the intended recipient, please notify us immediately and do not disclose, distribute, or retain this e-mail or any part of it. I believe but do not warrant that this e-mail and any attachments are virus free. You must therefore take full responsibility for virus checking. If you have received this transmission in error, please delete it.

From: Joy Irene (LKK Auto) [mailto:JoyIrene@lkkauto.com]
Sent: Tuesday, 28 July, 2015 11:30 AM
To: juli@tib.com.sg
Subject: FW: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S

From: Joy Irene (LKK Auto)
Sent: Tuesday, 28 July, 2015 11:27 AM
To: julie@tib.com.sg
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Subject: EQ : GBB 1713K---DOA:11.08.2014--TP: SHD 9990S

Dear Julie,

With reference to our telephone conversation earlier.

The repair cost submitted by third-party claimant (Trans-Cab Auto Services Pte Ltd) is at **\$10,639.65**.

This claim assignment was given to us by our principal **EQ INSURANCE COMPANY LIMITED** to resolve the claim against your client on **12.08.2014**.

We have surveyed the third-party vehicle on the same day the assignment was given on **12.08.2014**.

The **adjusted repair cost after our inspection made is at \$2,025.81** which our technical expert's opinion is fair and reasonable as per consistency on damages observed.

We attach herewith our survey/inspection photos for your reference and perusal.

We also attach the estimate given by third-party with the appropriate markings done by our surveyor.

Kindly give us a call should you need to further discuss the matter.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: joyirene@lkkauto.com | fax: 6741-4108

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

This email may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

Mei Kwan (LKKAuto)

From: yuqing.teo <yuqing.teo@transcab.com.sg>
Sent: Tuesday, 2 January, 2018 2:54 PM
To: Mei Kwan (LKKAuto)
Cc: Admin A; CS A Team; 'Jasmine Tan'; claims@transcab.com.sg
Subject: RE: SHD9990S; DOA:-11.08.2014 (EQ GBB 1713K) & Our Ref:-AAD1408-104

Follow Up Flag: Follow up
Flag Status: Completed

Categories: HMK

Dear Mei Kwan,

Kindly let us know the latest status of the claim.

Thank You.

Best Regards,
Teo Yu Qing
Finance Department
TEL: 6603 1265 Ext.306

*** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111
Main Line: (65) 6287 6666 Fax Line: (65) 6287 7764
Website: www.transcab.com.sg

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]
Sent: Friday, 23 June, 2017 5:54 PM
To: enhao.koh <enhao.koh@transcab.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; 'Jasmine Tan' <jasminetan@transcab.com.sg>; claims@transcab.com.sg
Subject: RE: SHD9990S; DOA:-11.08.2014 (EQ GBB 1713K) & Our Ref:-AAD1408-104

Dear En Hao,

Thank you for your email.

We will look into the matter and revert to you in due course.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: enhao.koh [mailto:enhao.koh@transcab.com.sg]
Sent: Friday, 23 June, 2017 10:09 AM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; 'Jasmine Tan' <jasminetan@transcab.com.sg>; claims@transcab.com.sg
Subject: SHD9990S; DOA:-11.08.2014 (EQ GBB 1713K) & Our Ref:-AAD1408-104

WITHOUT PREJUDICE

Dear Officer in Charge

We do not agree to your offer at 30%.

Attached in this e-mail is a video recording of the accident and a statement by the taxi driver.

Circumstances of Accident

On 11.08.2014 at about 0015hrs, I was traveling at the 3rd lane along New Bridge Road with intention to alight at Oriental Plaza. While traveling, Vehicle B (GBB1713H) which was parked at the door without checking for oncoming traffic. Thus resulted, vehicle B's right driver door collided with Vehicle A: 1 passenger Vehicle B: 1 passenger /rc

In the video, vehicle GBB1713K opened the door suddenly and hence resulted in the accident.

Thank You
Best Regards,
En Hao
enhao.koh@transcab.com.sg
Tel: 6603 1265 EXT: 232



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111
Main Line: (65) 6287 6666 Fax Line: (65) 6287 7764
Website: www.transcab.com.sg

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.