



Your ref: SHC8462L  
Our ref: SKK5315X

27<sup>th</sup> November 2015

India International Insurance Pte Ltd  
64 Cecil Street  
#04-02, IOB Building  
Singapore 04911

TEL: 6347 6100

Attn: Motor Claims Dept

Dear Sirs / mdm,

**Accident involving SKK5315X and SHC8462L along Compassvale Road on 26.7.2015 at 16:40hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SHC8462L at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final repair invoice
- 2 GIA report of SKK5315X
- 3 Photocopy of IC & Driving License
- 4 Certificate of Insurance
- 5 Authorisation Letter
- 6 Discharge Voucher
- 7 LTA Search Fee
- 8 Prove of loss of income

We are instructed to claim the following

1 Costs of Repair - Lump Sum - (\$1,500.00 x 7% GST)	\$ 1,605.00
2 Loss of Use - (\$180.00 x 4 days)	\$ 720.00
3 Loss of income	\$ 13,000.00
4 LTA Search Fee	\$ 5.35

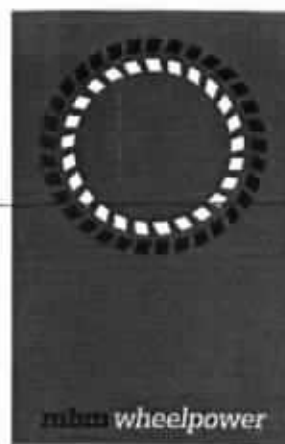
Grand Total: \$ 15,330.35

Please kindly let us know weather you are prepared to settle our client's claim.

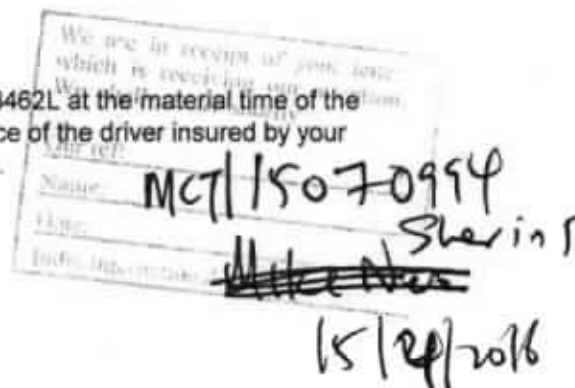
Thanks & Warmest Regards,



Gary Wong  
HP: 8138 7188  
[gary@mbmwheelpower.comsg](mailto:gary@mbmwheelpower.comsg)



**WITHOUT PREJUDICE**



?

mbm wheelpower pte ltd  
2 kung chong road singapore 159140  
t 64583198 f 64586018  
Company Registration Number : 200204110W  
GST Reg No: M90368446L

Your ref: SHC8462L  
Our ref: SKK5315X

27<sup>th</sup> November 2015

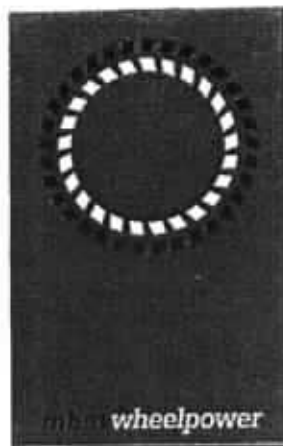
**India International Insurance Pte Ltd**  
64 Cecil Street  
#04-02, IOB Building  
Singapore 04911

TEL: 6347 6100

Attn: Motor Claims Dept

Dear Sirs / mdm,

**Accident involving SKK5315X and SHC8462L along Compassvale Road on 26.7.2015 at 16:40hrs**



**WITHOUT PREJUDICE**

refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SHC8462L at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

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- 3 Photocopy of IC & Driving License
- 4 Certificate of Insurance
- 5 Authorisation Letter
- 6 Discharge Voucher
- 7 LTA Search Fee
- 8 Prove of loss of income

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3 Loss of income	\$	13,000.00
4 LTA Search Fee	\$	5.35
<b>Grand Total:</b>		<b>\$ 15,330.35</b>

Please kindly let us know weather you are prepared to settle our client's claim.

Thanks & Warmest Regards,

A circular stamp with the text 'INDIA INTERNATIONAL INSURANCE' around the perimeter and a signature in the center.

Gary Wong  
HP: 8138 7188  
[gary@mbmwheelpower.com.sg](mailto:gary@mbmwheelpower.com.sg)

**mbm wheelpower pte ltd**  
2 kung chong road singapore 159140  
t 64583198 f 64586018  
Company Registration Number : 200204110W  
GST Reg No: M90368446L

Date : 27/7/2015

To : MBM WHEELPOWER PTE LTD

(✓) 176 Sin Ming Drive #01-14/15 Sin Ming Autocare Singapore 575721

( ) 2 Kung Chong Road Singapore 159140

From : Efficiency Ching-sine Service (Name of Owner & Policyholder)

CLAIM VEHICLE NO: SKK 5315 X

ACCIDENT DATE: 26/7/2015

LOCATION: Along Compressvale Rd

OTHER VEHICLE: SHC 8462 L

1. I hereby authorise MBM WHEELPOWER PTE LTD to: -

a. Proceed with the repairs (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

( ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle from my insurer in question until the claim is wholly completed, settled and/or resolved. (Claim against own Insurer).

(✓) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and/or bodily injury sustained as a result of the accident from third party and/or third party insurer in question until the claim is wholly completed, settled and/or resolved. (Claim against Third Party)

2. I confirm that MBM's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the insurer/third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and/or completion of the claim.

Where authorising party is not vehicle owner and policyholder

EXCEPT:-

- a. Such as matters or task that the Insurer/third party and/or the law requires me to personally attend to; and
  - b. The due submission of the claim to the Insurer (Where applicable)
3. I understand if I submit a claim of whatever nature to my own Insurer (FOURTEEN (14) days) after the accident (or such other time stipulated by my own Insurer and/or the law), such claim will not or may not be accepted by my own Insurer.
4. I further confirm and accept that:-
- i. To the extent permitted by law:-
    - I. I will indemnify and keep MBM indemnify in connection with or arising from the claim; and
    - II. That not with outstanding the agreement or otherwise, under no circumstances will I (jointly or severally) in any manner hold MBM liable for losses/damages of whatever nature arising from or in connection with the claim.
  - b. MBM does not guarantee and never represented that the Insurer/third party will fully indemnify me for the damage and/or the repair's costs and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.

As the extent to which the Insurer /third party will indemnify me or be liable is not inclusive, I agree to place a deposit of S\$                      (excluding GST) for the repair's cost.

I agree and accept MBM deposit refund policy. If the final successful percentage of contribution/contribution/liability from or of the Insurer/third party in respect of the repair's costs to me:-

- |    |               |   |             |
|----|---------------|---|-------------|
| a. | 50% and below | - | NO REFUND   |
| b. | 100%          | - | FULL REFUND |

7. I shall inform and forward to MBM all correspondence and letters received by me from the insurer/third party, any other insurer, solicitors governmental authorities and/or, any other relevant party.

8. I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.



9. I shall not: -

- a. respond to correspondence and letters; and
- b. negotiate agree or accept any offer from the insurer/third party or any other relevant party; without consultation of and expressed approval from MBM

10. In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM all proceeds of the claim for: -

- a. the repair's costs and
- b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the accident, repair and/or claim;

which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.

11. I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.



Owner & Policyholder's Signature/Company Stamp (if applicable); or

Authorising party's Signature/Company Stamp (if applicable)

Name: Efficiency Limousine Service

NRIC: S32134586

Address: Blk 453 Honggang Ave 10. #13-191 S(530453)

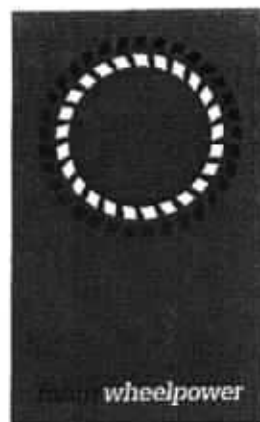
Witness's Signature

me: Gary Wong

IC: S7B13687A



# MBM WHEELPOWER PTE LTD



To: Efficiency Limousine Service  
c/o India International Insurance Pte Ltd  
64 Cecil Street  
#04-02, IOB Building  
Singapore 049711

Tax Invoice: ES001184  
Date: 27 November, 2015  
Vehicle No.: SKK5315X  
Make / Model: Mercedes Benz E250 CGI  
Chassis No.: WDD2120472A184584  
Engine No.: 27186030044521  
Accident Date: 26.7.2015

Attn: Motor Claims Dept

S/N	DESCRIPTION	Amount S\$
1	Costs Of Repair - Lump Sum - (\$1,500.00 x 7% gst)	\$ 1,605.00
2	Loss of Use - (\$180.00 x 4 days)	\$ 720.00
3	Loss of Income	\$ 13,000.00
4	LTA Search Fee	\$ 5.35

Amount Due S\$ \$ 15,330.35

Please acknowledge receipt of vehicle

For & on behalf  
MBM WHEELPOWER PTE LTD



Customer's Signature

Prepared by: Gary Wong

Received in good order & condition  
Goods sold are not returnable

mbm wheelpower pte ltd  
2 kung chong road singapore 159140  
t 64583198 f 64586018  
Company Registration Number : 200204110W  
GST Reg No: M90368446L



Text size + -



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 29 Jul 2015 / 10:57:10

Receipt Date/Time : 29 Jul 2015 / 10:57:10

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-150729-000357

Previous Receipt No. :

#### S/N Item Description/

#### Business Transaction Reference No.

As at 26 Jul 2015/16:40:00

INSURANCE CO:INDIA INT'L INS PTE LTD

1 Insurance Enquiry - SHC8462L  
Enquiry Fee  
20150729105551095547

Amount Before GST (\$\$)	GST (\$\$)	Amount After GST (\$\$)
--------------------------------	---------------	-------------------------------

5.00	0.35	5.35
------	------	------

Sub-Total	5.00	0.35	5.35
-----------	------	------	------

Total Before Rounding	5.00	0.35	5.35
-----------------------	------	------	------

Rounding Difference			0.00
---------------------	--	--	------

Total Amount Payable			5.35
----------------------	--	--	------

Paid By

xxxxxxxxxxxx3033	Credit Card: Visa/MasterCard	5.35
------------------	---------------------------------	------

Total		5.35
-------	--	------

Cash Change		0.00
-------------	--	------

Tendered Amount		5.35
-----------------	--	------

Excess Refundable Amount		0.00
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THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



INLAND REVENUE  
AUTHORITY  
OF SINGAPORE

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Text Size A A A

Business Status > Main Form > Consolidated Statement > Acknowledgement

**FORM P**

**YEAR OF ASSESSMENT 2014**  
For the year ended 31 Dec 2013

Name of Partnership : EFFICIENCY LIMOUSINE SERVICE  
Tax Reference No. : 53213458C

**CONSOLIDATED STATEMENT**

This is a consolidation of all the partnership income, deductions and allocations declared by you in this return. Please check your entries and print a copy for reference.

**Partnership Business Status : Business Activity Carried Out**

**SECTION A - INCOME DECLARATION**

Accounting Period From : 01 Jan 2013 to 31 Dec 2013

**1. TRADE, BUSINESS, PROFESSION OR VOCATION**

If your partnership has received PIC bonus payout in the preceding year under the Productivity and Innovation Credit (PIC) scheme, the bonus payout will be automatically included in the partnership assessment. You are **not required** to declare the PIC Bonus.

**4-LINE STATEMENT**

	<b>S\$</b>
(a) Revenue	153,145.00
(b) Gross Profit/Loss	153,145.00
(c) Allowable Business Expenses (Exclude personal, private, capital and other non-deductible expenses (e.g. Partners' Salary, Bonus, CPF and Other Benefits and private car expenses))	125,833.00
(d) Adjusted Profit/Loss [d] = [b] - [c]	<b>27,312.00</b>

Less:

(e) Partners' Salary, Bonus & CPF	0.00
(f) Partners' Other Benefits	0.00
(g) Divisible Profit/Loss [g] = [d] - [e] - [f]	<b>27,312.00</b>

**2. INTEREST**

**0.00**

**3. OTHER INCOME**

**0.00**

Rent

**0.00**

Royalty

**0.00**

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OF SINGAPORE**At my Tax Portal,****You Surf, We Serve**

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Business Status &gt; Main Form &gt; Consolidated Statement &gt; Acknowledgement

**ACKNOWLEDGEMENT PAGE****YEAR OF ASSESSMENT 2014**  
For the year ended 31 Dec 2013Name of Partnership : EFFICIENCY LIMOUSINE SERVICE  
Tax Reference No. : 53213458C**SUCCESSFUL TRANSMISSION**Acknowledgement No. : 21000827  
Date : Thursday 10 April 2014 11:25:00

The Partnership Income Tax Return is being processed.  
You are required to keep proper business records and accounts for 5 years to allow verification of your income and expenses.  
Failure to do so is an offence, which may lead to prosecution.

As the Precedent Partner, you are required to inform all the partners of their share of profit or loss from the partnership and advise the partners to declare their share of profit or loss in their individual Income Tax Return (Form B).

Thank you for E-filing.

Please share with us your experience in using our e-Service and give us your feedback.

[Print Acknowledgement Page](#)

Click on the 'Print Acknowledgement Page' button or go to 'File' at menu bar and select 'Print'. Please ensure that margins (go to 'Page setup' at menu bar) are set to 0.25 inches before printing.

**PRODUCTIVITY AND INNOVATION CREDIT (PIC)**

If you have in your tax filing:

- claimed enhanced allowances/deduction under the PIC scheme or
  - applied the waiver\* of claw-back to the disposal of your qualifying equipment you owned for less than one year where PIC enhanced allowances were allowed in the previous Year of Assessment.
- Confirm your PIC claims or request for waiver.

\*Waiver : The equipment was disposed of due to commercial reasons and in the same basis period when the equipment was acquired, the cost of all qualifying equipment acquired (excluding the cost of this equipment disposed of) is less than the PIC expenditure cap applicable for that basis period.

[Go to Main Menu](#)

0029880000000029326

IRAS 10/04/2014-15P

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11:25:04 (Singapore Time)

Table 1

S/No	Month	Amount (\$)
1	January 2014	12,824.00
2	December 2013	12,215.00
3	November 2013	18,275.50
4	October 2013	18,609.64
5	September 2013	32,310.38
6	August 2013	9,028.90
7	July 2013	12,164.25
8	June 2013	7,337.64
9	May 2013	15,690.00
10	April 2013	5,597.00
11	March 2013	7,670.00
12	February 2013	6,166.00
13	January 2013	8,081.00
	<b>Total</b>	<b>165,969.31</b>

Table 2

S/No	Month	Income/Rental(\$)
1	January 2014	12,824.00
2	December 2013	12,215.00
3	November 2013	18,275.50
4	October 2013	18,609.64
5	September 2013	32,310.38
	<b>Total</b>	<b>94,234.52</b>

**A. Computation as per Table 1**

$\$165,969.31 / 12 \text{ months} / 30 \text{ days} = 472.14 \text{ per day}$

$\$472.14 \text{ per day} \times 21 \text{ days} = \underline{\underline{\$9,914.94}}$

**B. Computation as per Table 2**

$\$94,234.52 / 5 \text{ months} / 30 \text{ days} = 628.23 \text{ per day}$

$\$628.23 \text{ per day} \times 21 \text{ days} = \underline{\underline{\$13,192.83}}$

At my Tax Portal,

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OF SINGAPORE

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Business Status &gt; Main Form &gt; Consolidated Statement &gt; Acknowledgement

## FORM P

YEAR OF ASSESSMENT 2015  
For the year ended 31 Dec 2014Name of Partnership : EFFICIENCY LIMOUSINE SERVICE  
Tax Reference No. : 53213458C

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Partnership Business Status : Business Activity Carried Out

## SECTION A - INCOME DECLARATION

Accounting Period From : 01 Jan 2014 to 31 Dec 2014

## 1. TRADE, BUSINESS, PROFESSION OR VOCATION

You are **not required** to declare the PIC Bonus and the WCS payouts if your partnership has received PIC bonus payout under the Productivity and Innovation Credit (PIC) scheme and/or WCS payout under Wage Credit Scheme (WCS) in the preceding year, the payout(s) will be automatically included in the partnership assessment.

You may need to register for GST if the total revenue from all your partnership that compose of the same partners (exclude Limited Liability Partnership) has exceeded \$1 million.

## 4-LINE STATEMENT

(a) Revenue	S\$ 270,418.00
(b) Gross Profit/Loss	270,418.00
(c) Allowable Business Expenses [Exclude personal, private, capital and other non-deductible expenses (e.g. Partners' Salary, Bonus, CPF and Other Benefits and private car expenses)]	244,797.00
(d) Adjusted Profit/Loss [d] = [b] - [c]	<b>25,621.00</b>

Less:

(e) Partners' Salary, Bonus & CPF	0.00
(f) Partners' Other Benefits	0.00
(g) Divisible Profit/Loss [g] = [d] - [e] - [f]	<b>25,621.00</b>

## 2. INTEREST

0.00

## 3. OTHER INCOME

0.00

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 9 January 2020 12:12 PM  
**To:** 'Sherini Pillai'  
**Cc:** Admin A  
**Subject:** RE: <MANDATE>; OUR REF' MCT15070994; YOUR REF: CC6/III15012851/Rpa3n2-1

Hi Sherini,

We have settled the matter at a global sum of \$4,000.00(all-in).

We will proceed to close file and submit all the relevant documents to your good office asap.

Thank you.

*"Wishing you a Happy and Prosperous New Year"*



Best Regards,

**Hsiao Tong, Chew (Ms) | Case Handler**

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Sherini Pillai <[sherini@iii.com.sg](mailto:sherini@iii.com.sg)>  
**Sent:** Friday, 20 December 2019 9:25 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: <MANDATE>; OUR REF' MCT15070994; YOUR REF: CC6/III15012851/Rpa3n2-1

Hi Hsiao Tong,

Please go ahead & wrap up on a global basis at \$4,500.00 (all-in).

Best Regards,

*Sherini Pillai*

**Motor & Work Injury Claims Department**

64 Cecil Street, #04/#05 IOB Building, Singapore 049711

☎ 6347 6128 Fax: 6224 4174

Company Registration No. 198703792K



**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Thursday, December 19, 2019 12:28 PM  
**To:** Sherini Pillai <sherini@iii.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: <MANDATE>: OUR REF' MCT15070994; YOUR REF: CC6/III15012851/Rpa3n2-1

Dear Sirs/Mdm,

We refer to the above matter.

We have offered third party repairer at 2,010.35(all-in). However third party rejected our offer for LOU at \$100.00/day and counter propose LOU at \$150.00/ day & LOI at \$628.23/day as their client vehicle is for limousine service. Kindly refer to the attached N.O.A. from third party for your perusal.

The summary of claim is as follows: -

	Our Offer	Third Party Counter Proposed
1. Cost of Repair (w/GST)	\$ 1,605.00	\$ 1,605.00
2. Loss of Use (4days x \$100)	\$ 400.00	\$ 600.00 (4days x \$150.00)
3. Loss of Income	-	\$ 2,512.92 (4days x \$628.23)
4 LTA/GIA Search Fee	\$ 5.35	\$ 5.35
Total	\$ 2,010.35	<b>\$ 4,723.27</b>

Kindly let us have your further mandate/instruction.

Thank you.

*"Best Wishes for Merry Christmas, and Happy New Year 2020"*

Best Regards,

**Hsiao Tong, Chew (Ms) | Case Handler**

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Sherini Pillai <sherini@iii.com.sg>  
**Sent:** Monday, 2 April 2018 4:48 PM  
**To:** Thin Thin (LKKAuto) <thinthin@lkkauto.com>  
**Cc:** CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: <MANDATE>: OUR REF' MCT15070994; YOUR REF: CC6/III15012851/Rna3

Dear Thin Thin,

Approved, please proceed.

Regards,  
**Sherini Pillai**  
**Motor Claims Department**  
**India International Insurance Pte Ltd**  
64 Cecil Street, #04/#05 IOB Building, Singapore 049711  
DID: 6347 6128 Fax: 6224 4174



**From:** Thin Thin (LKKAuto) [mailto:thinthin@lkkauto.com]  
**Sent:** Monday, April 02, 2018 4:38 PM  
**To:** Sherini Pillai <sherini@iii.com.sg>  
**Cc:** CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** <MANDATE>; OUR REF' MCT15070994; YOUR REF: CC6/III15012851/Rna3

### PODS – Express Settlements

Dear Sir / Madam,

We advise our recommendation as follows:

- |                |                             |
|----------------|-----------------------------|
| (a) Liability  | : 100%                      |
| (b) Quantum    | :                           |
| COR            | : \$ 1,605.00               |
| LOU            | : \$ 400.00(\$100 x 4days)  |
| LTA Search Fee | : \$ 5.35                   |
| Total          | : \$ 2,010.35               |
| Veh Model      | : MERCEDES E250 – 1796cc    |
| (c) Remarks    | : Surveyor recommend 4 days |

Please revert with your approval / mandate / instructions, if any. The relevant documents are attached.

Best Regards,

**Thin Thin Hlaing** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Sherini Pillai [mailto:sherini@iii.com.sg]  
**Sent:** Monday, 2 April 2018 2:26 PM  
**To:** CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** OUR REF' MCT15070994; YOUR REF: CC6/III15012851/Rna3

Hi LKK,

Previously Zayer was handling this matter. Your file was temporarily closed as TP did not revert. I got a call from Mr Kenneth of MBM Wheelpower this morning asking for status of this matter.

Kindly assist to forward this email to the OIC urgently.

Regards,  
**Sherini Pillai**  
**Motor Claims Department**



**India International Insurance Pte Ltd**

64 Cecil Street, #04/#05 IOB Building, Singapore 049711

DID: 6347 6128 Fax: 6224 4174



Kindly note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data, sharing your personal data with our service providers (located both inside and outside Singapore) and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore. This enables us to ensure proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws. If you do not agree to the same, kindly let us know immediately.

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It may contain confidential and/or legally privileged information.

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Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification.

Print this email only if it is absolutely necessary and help in preservation of environment.

India International Insurance Pte Ltd.

Registration No. 198703792-K

Kindly note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data, sharing your personal data with our service providers (located both inside and outside Singapore) and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore. This enables us to ensure proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws. If you do not agree to the same, kindly let us know immediately.

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