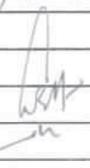


**Describe Circumstances of the Accident**

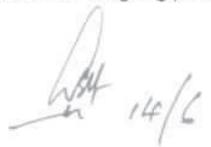
On 13 June 2018 at about 6.30pm, at Chinese Swimming Club's basement carpark, the following took place:

- a) I drove into a carpark lot and switched off my engine
- b) Before I could get out of my car, a red colour Kia Cerato Forte SLB 2822 D driven by a Mr Lim Poh Seng drove into the lot next to my car
- c) As the red Kia SLB 2822 D was so close to my car, such that I could not open my door to get out, I wound down my window and told the driver to reverse and move his car further to his right side
- d) The driver then started to reverse his car but turned his steering such that his front left wheel and rim hit my rear right fender and caused deep scratches to my car
- e) The driver then reparked his car more to his right side and I was able to get out of my car to inspect the damage to my car
- f) The driver apologised for hitting my car and tried to clean off the black tyre marks with some car polish from his car boot
- g) He tried to explain and say it was a small scratch
- h) I told him that I will need to check and call him again
- i) About 30 mins later, my wife spoke to him and he offered to settle with a \$100 or to send my Lexus to his workshop
- j) We explained to him that the amount was not sufficient as our Lexus paintwork is original
- k) We then informed him that we will send our car to the Lexus workshop on 14/6/2018 for cost estimates and will contact him to get his decision to how to settle
- l) On 14/6/2018 at about 2pm, after getting the Lexus cost estimate, I messaged him and also called him
- m) Mr Lim Poh Seng said he will not pay via private settlement and said I can proceed with the insurance claim against his insurance



**Declaration**

We declare the foregoing particulars are true in every respect.



Policyholder's Signature / Date & Time

Driver's Signature (If driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel



# TAX INVOICE

Borneo Motors (Singapore) Pte Ltd

Co Reg No : 196700086Z  
GST Reg No : MR-8500000-9

www.lexus.com.sg

Lexus Bodycare Centre  
No. 2 Pandan Crescent  
Singapore 128462  
Tel no.: 6631 1388

## ESTIMATE

Account Detail		Account No	Customer Detail		
MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807 Attn: Motor Claims Dept		S1000004 / ICCUA1	Mr Lim Ban Hoe 16 Dunman Lane  Singapore 439268 Attn: Mrs Lim Mobile: 81001700		
		Document No			0
		Document Date			14/06/2018

Year	Make	Model	Reg Date	Veh Reg No	Kilometers	WIP No	Order No/Remarks
14	BETGK	S1	28/03/2014	SBN8998X	0	15553	1TP/SBN8998X/13061

Chassis No	Engine No	TWC No	Terms	Lexus Consultant	Vehicle In	Collected On
JTHBJ1GG902046153	2ARE803749		60	Carine Yeo C L	--/--/----	0.00 --/--/---- 0.00

L	Cd	Job/Parts Description	Qty	Unit Price	Disc %	Amount
1	Z	BP-SUNDRY SUNDRIES T/P INS: MSIG INS ACC DATE: 13.06.2018 T/P VEH: SLB2822D DATE IN: DATE SURVEY: DATE AUTHORIZE:			✓	50 - 100.00
2	B	BP-LAB TO REMOVE ALL NECESSARY PARTS TO ENABLE REPAIRING AND STRAIGHTEN ON RHS REAR FENDER AND FIX NEW PARTS			✓	816 1224.00
3	B	BP-RES TO SPRAY PAINT ON RHS REAR FENDER			✓	700 1050.00
4	B	BP-LAB TO REMOVE AND RE-INSTALL REAR SENSOR TO ENABLE REPAIR (NETT)			✓	✓ 204.00
5	B	BP-LAB TO REMOVE AND RE-INSTALL RHS LAMP TO ENABLE REPAIR. CHECK WIRING AND LIGHTS FUNCTIONING AND CARRY OUT WATER LEAK TEST (NETT)			✓	✓ 204.00
6	B	BP-ECU TO RESET ECU AND REPROGRAMME (NETT)			✓	✓ 612.00

Borneo Motors is the only authorized workshop to maintain your Lexus. Service your Lexus every 6 months or 10,000 km (whichever comes first) to enjoy warranty benefits. Conditions apply.

For & on behalf of <b>Borneo Motors</b>  	Customer's Signature	Change Summary	Total
	Please acknowledge receipt of vehicle	Parts Labour Materials Lubrication/Fluid Others	Less
			<b>Amount Due</b>

PLEASE TEAR ALONG PERFORATED LINE

TO SECURITY GUARD

DATE 14/06/2018  
TIME 15:00

PLEASE ALLOW THE UNDERMENTIONED  
VEHICLE TO LEAVE THE COMPANY PREMISES.

VEHICLE NO SBN8998X

CUSTOMER

SIGNATURE  
FOR BORNEO MOTORS (SINGAPORE) PTE LTD



**Borneo Motors**

Inchcape



# TAX INVOICE

Borneo Motors (Singapore) Pte Ltd

Co Reg No : 196700086Z  
GST Reg No : MR-8500000-9

www.lexus.com.sg  
Lexus Bodycare Centre  
No.2 Pandan Crescent  
Singapore 128462  
Tel no.: 6631 1388

## ESTIMATE

Account Detail	Account No S1000004 / ICCUA1	Customer Detail
MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807 Attn: Motor Claims Dept.	Document No 0	Mr Lim Ban Hoe 16 Dunman Lane  Singapore 439268 Attn: Mrs Lim Mobile: 81001700
	Document Date 14/06/2018	

Year	Make	Model	Reg Date	Veh Reg No	Kilometers	WIP No	Order No/Remarks
14	BETGK	S1	28/03/2014	SBN8998X	0	15553	:1TP/SBN8998X/13061:

Chassis No	Engine No	TWC No	Terms	Lexus Consultant	Vehicle In	Collected On
JTHBJ1GG902046153	2ARE803749		60	Carine Yeo C L	--/--/----	0.00 --/--/---- 0.00

L	Cd	Job/Parts Description	Qty	Unit Price	Disc %	Amount
7	Z	BP-MISC2 A DAILY STORAGE CHARGE AT THE RATE OF S\$25/- PER DAY WILL COMMENCE 7 DAYS AFTER ESTIMATE DATE. THESE CHGS WILL NOT APPLY IF REPAIRS ARE UNDERTAKEN BY BORNEO MOTORS.				
8	1	L58747-33071 PROTECTOR, QUART	1.00	27.70	15.00	23.54
9	T	BP-MISC1 SHOULD THE ABOVE VEHICLE BE SUBJECT TO TOTAL LOSS OR TOW OUT BY INSURANCE COMPANY OR BY THE OWNER PRIOR TO THE REPAIR A 6% OF THE QUOTATION PRICE WILL BE IMPOSED AS ADMIN CHARGES TO A MAX OF \$1000 + TOWING CHARGES IF APPLICABLE.				

Tanjun 97495749  
- WP  
20/6/18 @ 2:15 pm  
Repair after repair.  
sure@lkeauto.com  
04 days

*[Signature]*  
21/6/18

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer  
Signature:  
Date:

Borneo Motors is the only authorized workshop to maintain your Lexus. Service your Lexus every 6 months or 10,000 km (whichever comes first) to enjoy warranty benefits. Conditions apply.

For & on behalf of <b>Borneo Motors</b>	Customer's Signature	Change Summary	Total	3,417.54
	Please acknowledge receipt of vehicle	Parts 23.54 Labour 3,394.00 Materials 0.00 Lubrication/Fluid 0.00 Others 0.00	GST 7.00%	239.23
			Less	0.00
			<b>Amount Due</b>	<b>3,656.77</b>

PLEASE TEAR ALONG PERFORATED LINE

TO SECURITY GUARD

DATE 14/06/2018  
TIME 15:00

PLEASE ALLOW THE UNDERMENTIONED VEHICLE TO LEAVE THE COMPANY PREMISES.

VEHICLE NO SBN8998X

CUSTOMER

SIGNATURE  
FOR BORNEO MOTORS (SINGAPORE) PTE LTD



**Borneo Motors**



**TAX INVOICE**

Co Reg No : 196700086Z  
 GST Reg No : MR-8500000-9

**ESTIMATE**

Bryan

**Borneo Motors (Singapore) Pte Ltd**

www.lexus.com.sg

Lexus Bodycare Centre  
 NO.2 Pandan Crescent  
 Singapore 128462  
 Tel no.: 6631 1388

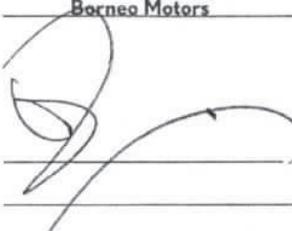
Account Detail	Account No S1000004 / ICCUA1	Customer Detail
MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807 Attn: Motor Claims Dept	Document No 0	Mr Lim Ban Hoe 16 Dunman Lane  Singapore 439268 Attn: Mrs Lim Mobile: 81001700
	Document Date 12/07/2018	

Year	Make	Model	Reg Date	Veh Reg No	Kilometers	WIP No	Order No/Remarks
4	BETGK	S1	ASV60R	28/03/2014	SBN8998X	79400	15553 1DS/SBN8998X/13061

Chassis No	Engine No	TWC No	Terms	Lexus Consultant	Vehicle In	Collected On
HBJ1GG902046153	2ARE803749	60	Carine Yeo C L	10/07/2018	8.00	12/07/2018 18.00

Cd	Job/Parts Description	Qty	Unit Price	Disc %	Amount
1 Z	BP-SUNDRY SUNDRIES T/P INS: MSIG INS ACC DATE: 13.06.2018 T/P VEH: SLB2822D DATE IN: 10.07.2018 DATE SURVEY: 20.06.2018 BY TAUFIKH (LKK) DATE AUTHORIZE: 09.07.2018 BY IRENE FOR TP*DS* W LOR@\$150P/DAY X 4 DAYS AS RECOMMENDED				50.00
2 B	BP-LAB TO REMOVE ALL NECESSARY PARTS TO ENABLE REPAIRING AND STRAIGHTEN ON RHS REAR FENDER AND FIX NEW PARTS				816.00
3 B	BP-RES TO SPRAY PAINT ON RHS REAR FENDER	25			700.00
4 B	BP-LAB TO REMOVE AND RE-INSTALL REAR SENSOR TO ENABLE REPAIR (NETT)				204.00
5 B	BP-LAB TO REMOVE AND RE-INSTALL RHS LAMP TO ENABLE REPAIR. CHECK WIRING AND LIGHTS FUNCTIONING AND CARRY OUT WATER LEAK TEST (NETT)				204.00
6 B	BP-ECU TO RESET ECU AND REPROGRAMME (NETT)				612.00

Borneo Motors is the only authorized workshop to maintain your Lexus. Service your Lexus every 6 months or 10,000 km (whichever comes first) to enjoy warranty benefits. Conditions apply.

For & on behalf of <b>Borneo Motors</b>	Customer's Signature	Change Summary	Total
	Please acknowledge receipt of vehicle	Parts	0.00
		Labour	2,586.00
		Materials	0.00
		Lubrication/Fluid	0.00
		Others	0.00
			<b>Amount Due</b>
			2,586.00
			GST 7.00%
			181.02
			Less
			0.00
			<b>2,767.02</b>

PLEASE TEAR ALONG PERFORATED LINE

**Veron Chen (LKKAUTO)**

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Thursday, 30 August 2018 7:52 AM  
**To:** 'Carine Yeo TCBC'; SUR  
**Subject:** RE: SBN 8998 X - FINAL REPAIR BILL

Dear Carine,

Noted with thanks.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Carine Yeo TCBC <carine.yeo@borneomotors.com.sg>  
**Sent:** Wednesday, 29 August 2018 6:09 PM  
**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: SBN 8998 X - FINAL REPAIR BILL

Dear Veron

Sorry we only took 3 days to repair the car.

Please amend to 3 days

Thank you  
Carine Yeo

---

**From:** Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]  
**Sent:** Monday, 13 August 2018 1:57 PM  
**To:** Carine Yeo TCBC; SUR  
**Subject:** RE: SBN 8998 X - FINAL REPAIR BILL

Dear Carine,

WITHOUT PREJUDICE

Confirmed Repair Amount \$2,586.00 + GST \$181.02 = \$2,767.02

Days of Repair : 04 working days

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

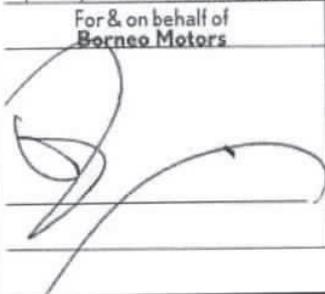
**From:** Carine Yeo TCBC <carine.yeo@borneomotors.com.sg>  
**Sent:** Tuesday, 24 July 2018 5:21 PM  
**To:** SUR <sur@lkkauto.com>  
**Subject:** SBN 8998 X - FINAL REPAIR BILL  
**Importance:** High

Good afternoon Taufikh,

With reference to the above-mentioned.

I have attached a copy of the Final Bill for your immediate attention.

Repair Amount : \$2,586.00 + GST \$181.02 = \$2,767.02  
 Days of Repair : 04 working days

Borneo Motors is the only authorized workshop to maintain your Lexus. Service your Lexus every 6 months or 10,000 km (whichever comes first) to enjoy warranty benefits. Conditions apply.			
For & on behalf of <b>Borneo Motors</b>	Customer's Signature	Change Summary	Total
	Please acknowledge receipt of vehicle	Parts 0.00	GST 7.00%
		Labour 2,586.00	
		Materials 0.00	Less
		Lubrication/Fluid 0.00	
		Others 0.00	<b>Amount Due</b>
PLEASE TEAR ALONG PERFORATED LINE			

Thank you and Best Regards

**Carine Yeo**  
**Motor Claims Assessor**

DIRECT LINE +65 6631 1505 | MOBILE +65 9699 6192 | FAX +65 6476 6247  
 EMAIL: [carine.yeo@borneomotors.com.sg](mailto:carine.yeo@borneomotors.com.sg)  
 Inchcape – Borneo Motors | 2 Pandan Crescent, S128462  
[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.lexus.com.sg](http://www.lexus.com.sg)

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**Veron Chen (LKKAuto)**

**From:** Veron Chen (LKKAuto)  
**Sent:** Monday, 13 August 2018 1:57 PM  
**To:** 'Carine Yeo TCBC'; SUR  
**Subject:** RE: SBN 8998 X - FINAL REPAIR BILL

Dear Carine,

WITHOUT PREJUDICE

Confirmed Repair Amount \$2,586.00 + GST \$181.02 = \$2,767.02

Days of Repair : 04 working days

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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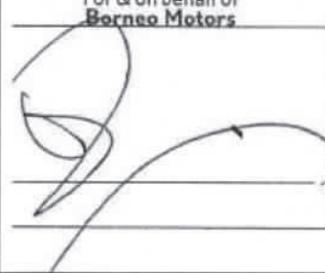
**From:** Carine Yeo TCBC <carine.yeo@borneomotors.com.sg>  
**Sent:** Tuesday, 24 July 2018 5:21 PM  
**To:** SUR <sur@lkkauto.com>  
**Subject:** SBN 8998 X - FINAL REPAIR BILL  
**Importance:** High

Good afternoon Taufikh,

With reference to the above-mentioned.

I have attached a copy of the Final Bill for your immediate attention.

Repair Amount : \$2,586.00 + GST \$181.02 = \$2,767.02  
Days of Repair : 04 working days

Borneo Motors is the only authorized workshop to maintain your Lexus. Service your Lexus every 6 months or 10,000 km (whichever comes first) to enjoy warranty benefits. Conditions apply.			
For & on behalf of <b>Borneo Motors</b>	Customer's Signature	Change Summary	Total
	Please acknowledge receipt of vehicle	Parts 0.00	GST 7.00%
		Labour 2,586.00	
		Materials 0.00	Less
		Lubrication/Fluid 0.00	
		Others 0.00	
			<b>Amount Due</b>

PLEASE TEAR ALONG PERFORATED LINE

Thank you and Best Regards

**Carine Yeo**  
**Motor Claims Assessor**

DIRECT LINE +65 6631 1505 | MOBILE +65 9699 6192 | FAX +65 6476 6247

EMAIL: [carine.yeo@borneomotors.com.sg](mailto:carine.yeo@borneomotors.com.sg)

Inchcape – Borneo Motors | 2 Pandan Crescent, S128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.lexus.com.sg](http://www.lexus.com.sg)

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## Bryan Ang (LKKAuto)

---

**From:** Bryan Ang (LKKAuto)  
**Sent:** Friday, 6 July 2018 6:18 PM  
**To:** 'Irene Tan'; KKLau; Olivia Lau (LKKAuto)  
**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

Dear Irene

I spoke to insured a moment ago and during our telephone conversation, I had updated him that after inspecting his vehicle, I had also inspected the claimant's vehicle and took measurements of the damaged area on claimant's vehicle. I also informed insured that I had reviewed the photos that were taken at the incident scene and upon enlarging 2 of the photos taken, I had observed white colour marks on the sidewall of the front left tyre of his vehicle as well as on the edges of the front left wheel rim. The white colour corresponds to the body colour of the claimant's vehicle. See below photo for your easy reference.



I also informed insured that due to this physical evidence, I was of the opinion that there was contact between his vehicle and the claimant's vehicle and MSIG would have to resolve the TP claim against his policy. I also explained to insured that because the TP vehicle was sent to the agent distributor, the labour

and spray paint cost would be higher than outside garages. Insured accepted my findings and did not raise any issues.

I also informed insured that his NCD will be affected however he informed me that he has NCD protector. Insured was also made aware that MSIG will be sending him a letter in due course regarding the settlement of the TP claim.

My written report with invoice for work done will be forwarded to your good office in due course.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

---

**From:** Irene Tan [[mailto:irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)]

**Sent:** Friday, 6 July 2018 4:45 PM

**To:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** FW: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

**Importance:** High

**FOR YOUR IMMEDIATE ACTION TO SUBMIT YOUR REPORT**

Good afternoon Bryan,

Carine of Borneo Motors just spoke with me on my email below.

She said that her client who is also our insured may still want to call me to confirm direct settlement.

In view of the above, please submit your consistency damage report asap or by 12noon, tomorrow so that we can expedite to forward your report to our insured for his approval for us to settle.

I am returning to office tomorrow because of this matter just to expedite and to avoid a big complaint.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



Insurer Claims  
Team of the Year  
2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | [msig.com.sg](http://msig.com.sg)



---

**From:** Irene Tan

**Sent:** Friday, 6 July, 2018 4:26 PM

**To:** 'Carine Yeo TCBC' <[carine.yeo@borneomotors.com.sg](mailto:carine.yeo@borneomotors.com.sg)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

**WITHOUT PREJUDICE**

Dear Carine,

We refer to your email as below.

Your client is still a 3<sup>rd</sup> party claimant. Therefore, the correct and proper communication channel is still through your Company who is helping him to claim against us in the capacity of a 3<sup>rd</sup> party claimant.

We should not contact or liaise with your client to confuse both parties' status to claim unless your client wants to revert to OD claim.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



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MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | [msig.com.sg](http://msig.com.sg)



---

**From:** Carine Yeo TCBC [<mailto:carine.yeo@borneomotors.com.sg>]

**Sent:** Friday, 6 July, 2018 4:13 PM

**To:** Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

Dear Irene

Alternatively, you can also whats app or call him directly at 9846 8820

Thank You  
Carine Yeo

---

**From:** Carine Yeo TCBC

**Sent:** Friday, 6 July 2018 3:36 PM

**To:** 'Irene Tan'; Bryan Ang (LKKAuto); KKLau; Olivia Lau (LKKAuto)

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

Dear Irene,

Noted and will inform our customer about it.

We will screenshot your reply to him, so as to prove that we did not add words into it

Please note that Mr Lim is also your insured and we believe he has been very patient enough.

Thank You  
Carine Yeo

---

**From:** Irene Tan [[mailto:irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)]

**Sent:** Friday, 6 July 2018 3:29 PM

**To:** Carine Yeo TCBC; Bryan Ang (LKKAuto); KKLau; Olivia Lau (LKKAuto)

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

**WITHOUT PREJUDICE**

Dear Carine,

We refer to your email as below.

Our expert, Bryan needs time to consolidate his findings into a Consistency Damage report before submitting to us for our consideration. And after which, we need to show the same Consistency Damage report to our insured for his comments, if any and most importantly, to obtain our insured's acceptance of Bryan's findings and approval for us to confirm direct settlement. This whole process may tentatively take about 5 working days or maybe slightly longer depending on unforeseen interventions.

In view of the above, we would be grateful if you could persuade your client to be more understanding and patient whilst we expedite to shorten the whole process to confirm direct settlement.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



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MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | [msig.com.sg](http://msig.com.sg)



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**From:** Carine Yeo TCBC [<mailto:carine.yeo@borneomotors.com.sg>]

**Sent:** Friday, 6 July, 2018 3:11 PM

**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

**Importance:** High

Dear Irene & Bryan,

Any update on this.

Customer text me for answer again

We would appreciate if you could get back to us asap

Thank You  
Carine Yeo

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**From:** Bryan Ang (LKKAuto) [<mailto:bryanang@lkkauto.com>]

**Sent:** Thursday, 5 July 2018 1:50 PM

**To:** Carine Yeo TCBC; Irene Tan; KKLau; Olivia Lau (LKKAuto)

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

Dear Carine

Have inspected your client's vehicle and also spoken to your client and his spouse.

They have forwarded me several additional photos and information yesterday.

I will revert with my findings to MSIG shortly.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Carine Yeo TCBC [<mailto:carine.yeo@borneomotors.com.sg>]

**Sent:** Thursday, 5 July 2018 12:37 PM

**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

**Importance:** High

Dear Irene & Bryan

Any update on this case?

Kindly advise

Thank You  
Carine Yeo

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**From:** Bryan Ang (LKKAuto) [<mailto:bryanang@lkkauto.com>]

**Sent:** Tuesday, 3 July 2018 9:58 AM

**To:** Irene Tan; KKLau; Olivia Lau (LKKAuto)

**Cc:** Carine Yeo TCBC

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

Dear Carine

Please check with your client whether it would be convenient for me to visit his place tomorrow morning at about 10am plus.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

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**From:** Irene Tan [[mailto:irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)]

**Sent:** Tuesday, 3 July 2018 9:28 AM

**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Cc:** Carine Yeo TCBC <[carine.yeo@borneomotors.com.sg](mailto:carine.yeo@borneomotors.com.sg)>

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

**Importance:** High

Good evening Bryan,

We refer to your email of 27.6.18.

Ms Carine Yeo of Borneo Motors has just sent a chaser for an update. So have you arranged to inspect the Lexus SBN8998X belonging to Carine's client?

Best Regards

**Irene Tan**

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



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9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | [msig.com.sg](http://msig.com.sg)



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---

**From:** Bryan Ang (LKKAuto) [<mailto:bryanang@lkkauto.com>]

**Sent:** Wednesday, 27 June, 2018 5:07 PM

**To:** Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

Dear Irene

Will meet insured tomorrow morning.

As for TP, I will arrange with Carine for next week as what he had requested.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

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**From:** Irene Tan [[mailto:irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)]

**Sent:** Wednesday, 27 June 2018 3:39 PM

**To:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

**Subject:** New assignment to prepare Consistency Damage report on our insured's vehicle no.: SLB2822D;; Our claim no.: 561344/IT

**Importance:** High

Good afternoon Bryan,

Further to our email of this afternoon, please see attaching colour pictures showing the damage on the Lexus and the whatsapp messages from the 3<sup>rd</sup> party about our insured, Mr Lim.

Please treat the whatsapp messages private and confidential.

And please keep us closely informed because both parties are insured with MSIG.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



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**From:** Carine Yeo TCBC

**Sent:** Monday, 25 June 2018 2:00 PM

**To:** 'Irene Tan'