

Veron Chen (LKKAUTO)

From: Irene Tan <irene_tan@sg.msig-asia.com>
Sent: Friday, 10 August 2018 5:25 PM
To: SC Auto Claims; Bryan Ang (LKKAUTO); KKLau; Veron Chen (LKKAUTO); Shiao Chan (LKKAUTO)
Cc: edmund@scauto.com.sg; SUR; Admin-D (LKKAUTO); Olivia Lau (LKKAUTO)
Subject: RE: Your ref: PC5198A; Alleged accident on 12.6.18; Our claim no.: 564484/IT

WITHOUT PREJUDICE

Dear Mei Lin,

Thanks for forwarding the video evidence to us.

Liability is clear against our insured.

We are agreeable with a direct settlement on the total repair costs and the no. of days taken to complete repairs subject to our surveyor's final recommendation and the court benchmark on the loss of use or rental claim.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

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From: SC Auto Claims [mailto:claims@scauto.com.sg]

Sent: Thursday, 26 July, 2018 2:47 PM

To: Irene Tan <irene_tan@sg.msig-asia.com>; 'Bryan Ang (LKKAUTO)' <bryanang@lkkauto.com>; 'KKLau' <kklau@lkkauto.com>; 'Veron Chen (LKKAUTO)' <veronchen@lkkauto.com>; 'Shiao Chan (LKKAUTO)' <siewsc@lkkauto.com>

Cc: edmund@scauto.com.sg; 'SUR' <sur@lkkauto.com>; 'Admin-D (LKKAUTO)' <admin-d@lkkauto.com>; 'Olivia Lau (LKKAUTO)' <olivialau@lkkauto.com>

Subject: RE: Your ref: PC5198A; Alleged accident on 12.6.18; Our claim no.: 564484/IT

Without Prejudice

Hi Irene,

As spoken, please let us know if you are able to download from the link we sent earlier. Thanks.

Thanks and best regards,

Aelyne Lee Mei Lin
Insurance Claims Department
D 6571 9981

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From: Irene Tan [mailto:irene_tan@sg.msig-asia.com]

Sent: Thursday, 26 July 2018 2:41 PM

To: SC Auto Claims <claims@scauto.com.sg>; 'Bryan Ang (LKKAUTO)' <bryanang@lkkauto.com>; 'KKLau' <kklau@lkkauto.com>; 'Veron Chen (LKKAUTO)' <veronchen@lkkauto.com>; 'Shiau Chan (LKKAUTO)' <siewsc@lkkauto.com>

Cc: edmund@scauto.com.sg; 'SUR' <sur@lkkauto.com>; 'Admin-D (LKKAUTO)' <admin-d@lkkauto.com>; 'Olivia Lau (LKKAUTO)' <olivialau@lkkauto.com>

Subject: RE: Your ref: PC5198A; Alleged accident on 12.6.18; Our claim no.: 564484/IT

WITHOUT PREJUDICE

Dear Aelyne,

We just spoke.

Please download the video evidence into a link or dropbox to be shared publicly and email to us.

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



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A Member of **MS&AD** INSURANCE GROUP

From: SC Auto Claims [<mailto:claims@scauto.com.sg>]

Sent: Thursday, 26 July, 2018 2:29 PM

To: Irene Tan <irene_tan@sg.msig-asia.com>; 'Bryan Ang (LKKAUTO)' <bryanang@lkkauto.com>; 'KKLau' <kklau@lkkauto.com>; 'Veron Chen (LKKAUTO)' <veronchen@lkkauto.com>; 'Shiau Chan (LKKAUTO)' <siewsc@lkkauto.com>

Cc: edmund@scauto.com.sg; 'SUR' <sur@lkkauto.com>; 'Admin-D (LKKAUTO)' <admin-d@lkkauto.com>; 'Olivia Lau (LKKAUTO)' <olivialau@lkkauto.com>

Subject: RE: Your ref: PC5198A; Alleged accident on 12.6.18; Our claim no.: 564484/IT

Without Prejudice

Hi Irene,

We attached herewith the video footage & TPI for your attention.
Kindly note that the video footage had been forwarded to MSIG on 15.07.18.
We trust that the liability is clear, kindly let us hear from you soon.

Thanks and best regards,

Aelyne Lee Mei Lin
Insurance Claims Department
D 6571 9981

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From: Irene Tan [mailto:irene_tan@sg.msig-asia.com]

Sent: Thursday, 26 July 2018 2:21 PM

To: claims@scauto.com.sg; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>

Cc: edmund@scauto.com.sg; SUR <sur@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>

Subject: Your ref: PC5198A; Alleged accident on 12.6.18; Our claim no.: 564484/IT

Importance: High

WITHOUT PREJUDICE

FOR YOUR IMMEDIATE ACTION, PLEASE

1) Good afternoon Aelyne,

We refer to your email of 18.7.18.

Our insured driver reported no collision/accident in his police report below.

On an urgent basis, please submit the following to support your client's claim:

- a) Video footage which your client reported that there is an in-vehicle camera in the bus;
- b) Final police investigation result to show that action has been taken against our insured driver.

2) Good afternoon **Mr Lau & Bryan** of M/s. LKK Auto Consultants,

Please alert your surveyor, Mr Sathya Sai Kathirrasen who is handling the survey of the 3rd party's vehicle no.: PC5198A that our insured driver reported no collision/accident in his police report as below.

Brief Details.

On 12/06/2018 at about 1830hrs, I left Jurong Port 2 for 30 Loyang Way for collection of air cargos. During the journey, I drove along Pan Island Expressway 21km and East Coast Expressway. I then reached my destination at about 1930hrs.

During the journey, I did not collided into any vehicle nor did I collided into any passengers or foreign objects. I also did not felt any collisions behind my lorry (YM 4032 S). After collecting the Air Cargo, I then proceeded to Alps Avenue to sent the Air Cargo there. I then reported off work after I am done with my routine job.

On 22/06/2018 at 1445hrs, I was then informed by my supervisor when I received a Whatsapp picture from him stating that I am needed to lodge a traffic accident report and I proceeded down to lodge a police report as soon as possible.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

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