

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Friday, 21 December 2018 9:25 AM
To: cahl1569@singnet.com.sg
Cc: SUR; Muhd Ashik B Madi
Subject: RE: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G (Our ref: 564810)

Dear Mr Charles Ho,

According to our surveyor, the damages to front bumper, grille and headlamp were found damage upon closer inspection of the vehicle

These damages were a result of the impact force from your vehicle pushing these parts inwards. Although a low speed impact damages seen were also fresh damage.

Photos below for your reference.



Grille



Grille



Grille



Headlamp

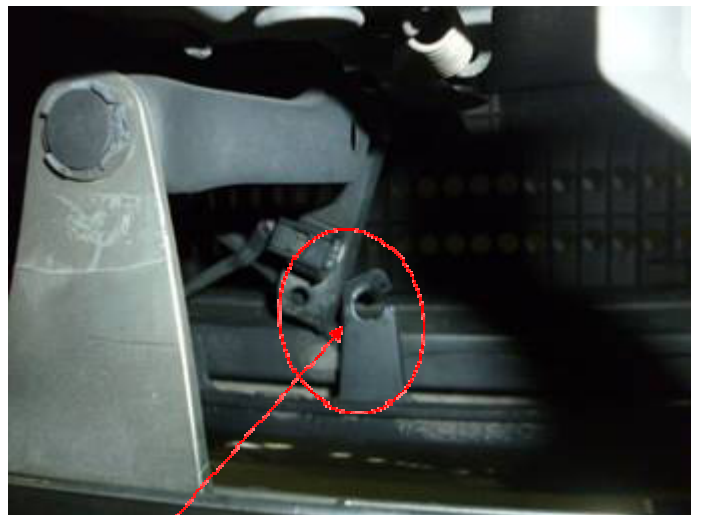
Grille



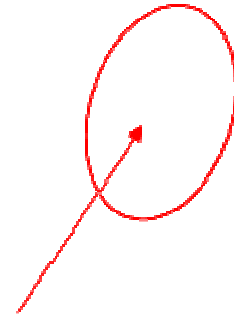
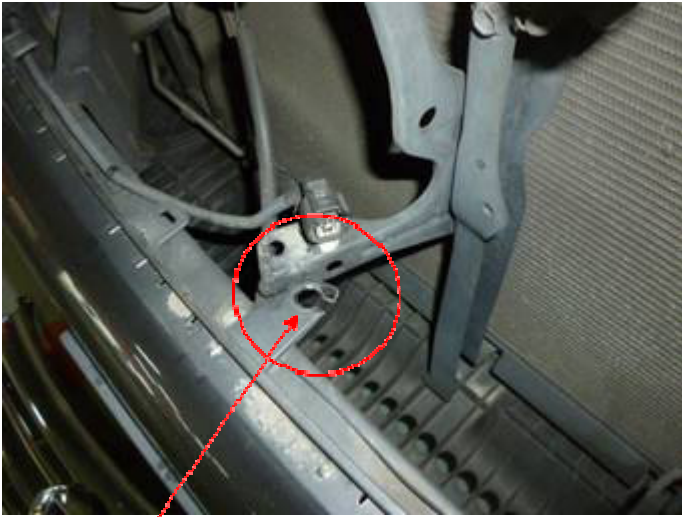
Headlamp



Bumper



Bumper



Bumper

Bumper



Bumper

Best Regards,
Denise Tay | Case Handler
LKK Auto Consultants Pte Ltd

From: Charles Ho [<mailto:cahl1569@singnet.com.sg>]

Sent: Tuesday, 11 December, 2018 4:16 PM

To: Muhd Ashik B Madi <ashik_madi@sg.msig-asia.com>

Subject: FW: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G (Our ref: 564810)

As spoken, here is the photo of the number plate.

From: Charles Ho [<mailto:cahl1569@singnet.com.sg>]

Sent: Tuesday, July 31, 2018 4:59 PM

To: 'Lai Yuk Phin'

Subject: RE: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G (Our ref: 564810)

Hi Amy,

Can you forward this to the insurance company, how can this number plate repair costs S\$ 2,466.50? The driver said only his number plate is cracked. Does the surveyor have any photo to show how much damage is made?

Regards

From: Lai Yuk Phin [<mailto:amylaiyp@phillip.com.sg>]

Sent: Tuesday, July 31, 2018 4:53 PM

To: Charles Ho

Subject: FW: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G (Our ref: 564810)

Importance: High

Hi Charles.

see MSIG's reply on the estimated claim that they are expecting to come in.

Amy Lai Yuk Phin
Phillip Securities Pte Ltd
HP:- (65) 91172019

From: Muhd Ashik B Madi [ashik_madi@sg.msig-asia.com]

Sent: Tuesday, 31 July, 2018 4:04:00 PM

To: Lai Yuk Phin

Cc: Nicol Koh; Audrey Tan Yee Chuen; Amelia Lim

Subject: RE: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G (Our ref: 564810)

Dear Amy,

We have yet to receive the third party claim quantification.

Based on our surveyor's findings, the cost of repairs is estimated to be about \$2466.50

We are of the view that our insured will be largely at fault as he was reversing his vehicle based on the third party's video evidence.

Hope the above clarifies.

Thank you.

Ashik Madi

Executive, Claims Services (Motor)

D: +65 6594 2548 | F: +65 6225 7402 | ashik_madi@sg.msig-asia.com



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

From: Amelia Lim

Sent: Tuesday, 31 July, 2018 3:53 PM

To: Muhd Ashik B Madi <ashik_madi@sg.msig-asia.com>; amylaiyp@phillip.com.sg

Cc: Nicol Koh <Nicol_Koh@sg.msig-asia.com>; Audrey Tan Yee Chuen <audrey_tan@sg.msig-asia.com>

Subject: FW: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G

Importance: High

Dear Amy,

I will get our claims officer to assist you.

Dear Ashik,

Pls assist.

Thank you.

Best Regards,

Amelia Lim

Admin Officer, Brokers

Direct Line: +65 6827 2421 | Direct Fax: +65 6827 7802 | amelia_lim@sg.msig-asia.com



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From: Audrey Tan Yee Chuen

Sent: Tuesday, 31 July, 2018 11:37 AM

To: Amelia Lim <amelia_lim@sg.msig-asia.com>

Cc: Nicol Koh <Nicol_Koh@sg.msig-asia.com>; amylaiyp@phillip.com.sg

Subject: FW: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G

Importance: High

Hi Amelia,
Please assist.
Thanks!

Audrey Tan

Executive, Brokers

Direct line +65 6827 2519 | Direct fax +65 6827 7802 | audrey_tan@sg.msig-asia.com



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From: Lai Yuk Phin [<mailto:amylaiyp@phillip.com.sg>]

Sent: Tuesday, 31 July, 2018 11:18 AM

To: Audrey Tan Yee Chuen <audrey_tan@sg.msig-asia.com>

Subject: FW: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G

Importance: High

Hi Audrey.

Understand Nicol is on leave till 3 august.

Appreciate it if you could help to check for the claim amount and details of the repair claim made.

Thanks

Amy Lai Yuk Phin
Phillip Securities Pte Ltd
HP:- (65) 91172019

From: Lai Yuk Phin
Sent: Tuesday, 31 July, 2018 11:11:49 AM
To: [Nicol Koh@sg.msig-asia.com](mailto:Nicol_Koh@sg.msig-asia.com)
Subject: FW: enquiries on claim made on car ins policy no B 27684567 QMY veh no SKK8839G

Hi Nicol

Reference to your request for copy of letter

A copy of the MSIG letter to client is attached for your reference.

Client has made report to IDAC.

Please let client know what was the repairs and claim amount made by the other party.

Thank you.

Amy Lai Yuk Phin
Phillip Securities Pte Ltd
HP:- (65) 91172019
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