

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Wednesday, 24 June 2020 4:30 PM
To: 'Nicholas Chua Kian Soon (ECICS, Claims)'
Cc: 'Liu Chun Cheong (ECICS, Operations / Claims)'
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL
Attachments: LKKAdjustment1a.pdf; LETTER.pdf; SBU1300T INV & LOD.pdf

Dear Nicholas,

Enclosed our amended report and workshop's LOD

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

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

From: Denise Tay (LKKAuto)
Sent: Friday, 12 June 2020 1:38 PM
To: 'Nicholas Chua Kian Soon (ECICS, Claims)' <Nicholas_Chua@ecics.com.sg>
Cc: 'Liu Chun Cheong (ECICS, Operations / Claims)' <ChunCheong_Liu@ecics.com.sg>
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Dear Nicholas,

We have finalized the amount at \$17,187.96 with Christy.

Our system having some technical issue. Once resolve will amend our report and sent it to you

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

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

From: Denise Tay (LKKAuto)
Sent: Thursday, 28 May 2020 3:37 PM
To: Nicholas Chua Kian Soon (ECICS, Claims) <Nicholas_Chua@ecics.com.sg>
Cc: Liu Chun Cheong (ECICS, Operations / Claims) <ChunCheong_Liu@ecics.com.sg>
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Dear Nicholas,

Will contact Christy and keep you update.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

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

From: Nicholas Chua Kian Soon (ECICS, Claims) <Nicholas_Chua@ecics.com.sg>

Sent: Thursday, 28 May 2020 3:36 PM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: Liu Chun Cheong (ECICS, Operations / Claims) <ChunCheong_Liu@ecics.com.sg>

Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Hi Denise,

Christy of Motor Image is still waiting for a reply, kindly assist to proceed to finalise the amount with them based on the information that we have.

Thank you.

To Liu in reading,

As discussed, kindly assist with this matter from here.

Thank you.

Best regards

Nicholas Chua

Senior Associate | Claims



DID (65) 6303 0167

Tel (65) 6337 4779

Email Nicholas_Chua@ecics.com.sg **Web** www.ecics.com.sg

Address 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

From: Denise Tay (LKKAuto) [<mailto:denisetay@lkkauto.com>]

Sent: Thursday, 28 May 2020 1:49 PM

To: Nicholas Chua Kian Soon (ECICS, Claims)

Cc: Liu Chun Cheong (ECICS, Operations / Claims)

Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Dear Nicholas,

According to our surveyor, photos provided by Christy were not sufficient to support all the parts items they are asking for.

However we have adjusted the cost to \$13,815.48 with the additional photos provided by Christy

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

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

From: Nicholas Chua Kian Soon (ECICS, Claims) <Nicholas_Chua@ecics.com.sg>

Sent: Wednesday, 22 April 2020 10:59 AM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Importance: High

Hi Denise,

Kindly comment on this. Thanks.

Best regards

Nicholas Chua

Senior Associate | Claims



DID (65) 6303 0167

Tel (65) 6337 4779

Email Nicholas_Chua@ecics.com.sg **Web** www.ecics.com.sg

Address 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

From: Christy Sai [<mailto:christy@motorimage.net>]

Sent: Wednesday, 22 April 2020 10:23 AM

To: Nicholas Chua Kian Soon (ECICS, Claims); Asher Sng (LKKAuto); denisetay@lkkauto.com

Cc: Mohamed Isman; TPY Insurance Team; Christy Sai

Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Importance: High

Hi All,

Could you please advise on the final finalized amount!

Thank you

Regards,

Christy
Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Tel: [+65-6703 8333](tel:+65-6703 8333) DID: [+65-6703 8338](tel:+65-6703 8338)
Fax: [+65-6253 5535](tel:+65-6253 5535)
Email: christy@motorimage.net
Website: www.tanchong.com :: www.motorimage.net

From: Nicholas Chua Kian Soon (ECICS, Claims) <Nicholas_Chua@ecics.com.sg>
Sent: 14 February, 2020 12:09 PM
To: Christy Sai <christy@motorimage.net>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Mohamed Isman <isman@motorimage.net>; TPY Insurance Team <tpyinsteam@tanchong.org>;
denisetay@lkkauto.com
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Hi Christy,

Thanks for your email and the attachments.

Having reviewed the file, understand that this was a paper survey done by LKK based on the photos provided to them.

There were few parts that no photos were provided and hence LKK wasn't able to consider these at that point in time to finalise the cost of repair with you.

I would think that this is the main cause of delay to the settlement of this accident which had happened almost 3 years ago.

Because of this, we need your understanding that it will be very likely that we will not be able to provide the cost of repair that will meet your expectations.

Notwithstanding the above, we would definitely like to settle the matter amicably without having to incur additional cost or time by either parties.

For Asher in reading,

Understand that the matter is closed between ECICS and LKK, but need your help to comment if the photos provided in Christy's email would allow us to review the matter? Thanks.

Best regards

Nicholas Chua

Senior Associate | Claims



DID (65) 6303 0167

Tel (65) 6337 4779

Email Nicholas_Chua@ecics.com.sg Web www.ecics.com.sg

Address 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

From: Christy Sai [<mailto:christy@motorimage.net>]
Sent: Thursday, 13 February 2020 5:24 PM
To: Desmond Lee Ker Wen (ECICS, Claims); Asher Sng (LKKAuto)
Cc: Mohamed Isman; TPY Insurance Team; denisetay@lkkauto.com; denisetay@lkkauto.com
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL
Importance: High

Hi Nicholas,

Understand that Desmond Lee is no longer with your company and you will taking over his case. We need to seek your assistance to look into the enclosed case which we still pending for offer. You may contact me if you need and clarification and hope to hear from you soon!

Thank you

Regards,

Christy
Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Tel: [+65-6703 8333](tel:+65-6703-8333) DID: [+65-6703 8338](tel:+65-6703-8338)
Fax: [+65-6253 5535](tel:+65-6253-5535)
Email: christy@motorimage.net
Website: www.tanchong.com :: www.motorimage.net

From: Desmond Lee Ker Wen (ECICS, Claims) <Desmond_Lee@ecics.com.sg>
Sent: 14 January, 2020 10:59 AM
To: Christy Sai <christy@motorimage.net>; Sayedinah <sayedinah@motorimage.net>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Ab Rahman Awang @ Ismail (IFSM) <abrahman@ifscapital.com.my>
Cc: Mohamed Isman <isman@motorimage.net>; TPY Insurance Team <tpyinsteam@tanchong.org>; denisetay@lkkauto.com
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Dear Christy

We note that Denise of LKK has tried to finalise the claim with your said co. and that you were not able to accept the offer.

We are waiting for your reply so that LKK is able to finalise the matter with you.

Hope to hear from you soon.

Thank you.

Best regards

Desmond Lee

Senior Associate | Claims



DID (65) 6303 0167

Tel (65) 6337 4779

Email Desmond_Lee@ecics.com.sg **Web** www.ecics.com.sg

Address 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

From: Christy Sai [<mailto:christy@motorimage.net>]

Sent: Tuesday, 14 January 2020 10:44 AM

To: Desmond Lee Ker Wen (ECICS, Claims); Sayedinah; Asher Sng (LKKAUTO); Ab Rahman Awang @ Ismail (IFSM)

Cc: Mohamed Isman; TPY Insurance Team; denisetay@lkkauto.com

Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Importance: High

Hi Claims Team,

Could you please update us on the claims status?

Thank you

Regards,

Christy

Motor Image Enterprises Pte Ltd

19 Lorong 8 Toa Payoh Singapore 319255

Tel: [+65-6703 8333](tel:+6567038333) DID: [+65-6703 8338](tel:+6567038338)

Fax: [+65-6253 5535](tel:+6562535535)

Email: christy@motorimage.net

Website: www.tanchong.com :: www.motorimage.net

From: Desmond Lee Ker Wen (ECICS, Claims) <Desmond_Lee@ecics.com.sg>

Sent: 11 March, 2019 9:05 AM

To: Sayedinah <sayedinah@motorimage.net>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Ab Rahman Awang @ Ismail (IFSM) <abrahman@ifscapital.com.my>

Cc: Mohamed Isman <isman@motorimage.net>; TPY Insurance Team <tpyinsteam@tanchong.org>; denisetay@lkkauto.com

Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Importance: High

Dear Asher

Kindly assist with the above matter on an urgent basis.

We cannot be getting emails now and then from surveyed cases that were assigned outwards.

Thank you.

Best regards

Desmond Lee

Senior Associate | Claims



DID (65) 6303 0167

Tel (65) 6337 4779

Email Desmond_Lee@ecics.com.sg

Web www.ecics.com.sg

Address 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

From: Sayedinah [<mailto:sayedinah@motorimage.net>]

Sent: Friday, 8 March 2019 8:01 PM

To: Desmond Lee Ker Wen (ECICS, Claims)

Cc: Mohamed Isman; TPY Insurance Team; denisetay@lkkauto.com

Subject: Re: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Importance: High

Hi Desmond,

can i have a closure on an urgent basis. Please revert .

Regards

Sayedinah Ali

Service Executive

Motor Image Enterprises Pte Ltd

19 Lorong 8 Toa Payoh Singapore 319255

HP;92992693 DID:67038109 FAX:+65-62535535

Email:sayedinah@motorimage.net

Website:www.tanchong.com :: www.motorimage.net

From: Sayedinah

Sent: Saturday, 8 December 2018 10:17 AM

To: denisetay@lkkauto.com

Cc: Mohamed Isman; TPY Insurance Team; Desmond Lee Ker Wen (ECICS, Claims)

Subject: Re: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Hi Denise,

we do not have damaged photos. You can however seek a soft copy of the GIA report from insured. The GIA report given to us was without damaged photos. From what i recall survey and resurvey check items and BP was taken by Mr Lionel.

Regards,

Sayedina Ali

Service Executive

Motor Image Enterprises Pte Ltd

19 Lorong 8 Toa Payoh Singapore 319255

Tel: +65-6703 8333 DID: +65-6703 8109 HP: +65-92992693

Fax: +65-6253 5535

Email: sayedina@motorimage.net

Website: www.tanchong.com :: www.motorimage.net

From: Desmond Lee Ker Wen (ECICS, Claims) <Desmond_Lee@ecics.com.sg>

Sent: Tuesday, 4 December 2018 10:21:24 AM

To: Sayedina; TPY Insurance Team

Cc: Daniel Jude; Mohamed Isman; denisetay@lkkauto.com

Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED / Our Ref: DMPC1700260H/DL

Dear Sayedina

We understand from our surveyors that the photos submitted is insufficient for assessment and finalisation of the damage.

We would require more photographs of the damaged vehicle for our further assessment.

Do liaise directly with our surveyor Miss Denise Tay at 6256-3561

email: denisetay@lkkauto.com / fax: 6256-4315

Thank you.

Best regards,

Desmond Lee

Claims Division

DID: +65 6303 0167

FAX: +65 6338 9267

ECICS Limited

10 Eunos Road 8

#09-04A Singapore Post Center

Singapore 408600

From: Sayedina [<mailto:sayedina@motorimage.net>]

Sent: Thursday, 22 November, 2018 9:41 AM

To: TPY Insurance Team; Desmond Lee Ker Wen (ECICS, Claims)

Cc: Daniel Jude; ECICS Claims; Mohamed Isman
Subject: Re: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED

Hi Desmond,

I do not have any reference number. I will call you after 2pm as I am out of office now.

From: Desmond Lee Ker Wen (ECICS, Claims) <Desmond_Lee@ecics.com.sg>
Sent: Thursday, November 22, 2018 8:47:54 AM
To: Sayedinah
Cc: Daniel Jude; ECICS Claims; TPY Insurance Team; Mohamed Isman
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED

Dear Sayedinah

Please advise our claims ref. no.

Please advise what is a good time for us to call you?

Best regards,
Desmond Lee
Claims Division
DID: +65 6303 0167
FAX: +65 6338 9267

ECICS Limited
10 Eunos Road 8
#09-04A Singapore Post Center
Singapore 408600

From: Sayedinah [<mailto:sayedinah@motorimage.net>]
Sent: Wednesday, 21 November, 2018 11:56 PM
To: Desmond Lee Ker Wen (ECICS, Claims)
Cc: Daniel Jude; ECICS Claims; TPY Insurance Team; Mohamed Isman
Subject: Re: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED
Importance: High

Hi Desmond,

can I have a closure on an urgent basis.

Regards
Sayedinah Ali
Service Executive
Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255

HP;92992693 DID:67038109 FAX:+65-62535535
Email:sayedinah@motorimage.net
Website:www.tanchong.com :: www.motorimage.net

From: Sayedinah
Sent: Friday, 9 November 2018 2:07 AM
To: Desmond Lee Ker Wen (ECICS, Claims)
Cc: Daniel Jude; ECICS Claims; TPY Insurance Team; Mohamed Isman
Subject: Re: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED

Hi Desmond,

can I have a closure for this case on an urgent basis.

Regards
Sayedinah Ali
Service Executive
Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
HP;92992693 DID:67038109 FAX:+65-62535535
Email:sayedinah@motorimage.net
Website:www.tanchong.com :: www.motorimage.net

From: ECICS Claims <claims@ecics.com.sg>
Sent: Monday, 17 September 2018 2:16:55 PM
To: Sayedinah
Cc: ECICS Claims; Daniel Jude; Kuan Wei Loong; Desmond Lee Ker Wen (ECICS, Claims)
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED

Without Prejudice

Hi Sayedinah Ali

Sorry for our late reply.
We are looking into it and will revert to you shortly.

Please be advised that Mr Lionel Chua is no longer with us and this case is handled by Mr Desmond Lee.

Thank you.

Regards,
Janice Goh
Claims Division
DID: +65 6303 0182
FAX: +65 6338 9267

ECICS Limited
10 Eunos Road 8, Singapore Post Center #09-04A, Singapore 408600

WITH IMMEDIATE EFFECT FOR ALL PRE-REPAIR INSPECTION/SURVEY, please email to motorsurvey@ecics.com.sg directly.

*****Please bear with us should we take longer to response as we are currently experiencing a high volume of claims. Thank you for your kind patience and understanding.*****

From: Sayedinah [<mailto:sayedinah@motorimage.net>]
Sent: Thursday, 6 September, 2018 12:59 PM
To: lionel_chua@ecics.com.sg
Cc: ECICS Claims; Valerie Yap Jia Pei (ECICS, Operations); Daniel Jude; Kuan Wei Loong
Subject: RE: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED
Importance: High

Hi Lionel and claims team,
Can I have an update and closure for the above mentioned vehicle on an urgent basis.

Regards
Sayedinah Ali
Service Executive
Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
HP:92992693 DID:67038109 FAX:+65-62535535
Email:sayedinah@motorimage.net
Website:www.tanchong.com :: www.motorimage.net

From: Sayedinah
Sent: Friday, 3 August 2018 2:24 PM
To: lionel_chua@ecics.com.sg
Cc: ECICS Claims <claims@ecics.com.sg>; Valerie Yap Jia Pei (ECICS, Operations) <Valerie_Yap@ecics.com.sg>; Daniel Jude <danieljude@motorimage.net>; Kuan Wei Loong <weiloong@motorimage.net>
Subject: SBU1300T-AIG-TP(SLJ6797A)ECICS-FINALIZED
Importance: High

Hi Lionel,
Attached for your reference

Regards
Sayedinah Ali
Service Executive
Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
HP:92992693 DID:67038109 FAX:+65-62535535
Email:sayedinah@motorimage.net
Website:www.tanchong.com :: www.motorimage.net

From: Sayedinah Bin Ali /MIE - Svc [<mailto:sayedinah@motorimage.net>]
Sent: Wednesday, 3 May 2017 1:48 PM
To: lionel_chua@ecics.com.sg
Cc: Ivan Tan Chen Hwee /MIE - Mgt <ivantan@motorimage.net>; ECICS Claims <claims@ecics.com.sg>; Valerie Yap Jia Pei (ECICS, Operations) <Valerie_Yap@ecics.com.sg>
Subject: Re: SBU1300T 3RD PARTY LIABILITY STATUS- TP (SLJ6797A)
Importance: High

Hi Lionel,
kindly arrange B/P survey for the above mentioned vehicle. cannot get thru when i called.

Regards,
Sayedinah Ali

Service Executive
Motor Image Enterprises Pte Ltd
19 Lorong 8 Toa Payoh Singapore 319255
Tel: +65-6703 8333 DID: +65-6703 8109 HP: +65-92992693
Fax: +65-6253 5535
Email: sayedinah@motorimage.net
Website: www.tanchong.com :: www.motorimage.net

From: "Valerie Yap Jia Pei (ECICS, Operations)" <Valerie_Yap@ecics.com.sg>
To: Sayedinah Bin Ali /MIE - Svc <sayedinah@motorimage.net>
Cc: Ivan Tan Chen Hwee /MIE - Mgt <ivantan@motorimage.net>, ECICS Claims <claims@ecics.com.sg>, "Phoebe Jay Xie (ECICS, Operations / Claims)" <PhoebeJay_Xie@ecics.com.sg>
Sent: 4/25/2017 11:22 AM
Subject: RE: SBU1300T 3RD PARTY LIABILITY STATUS- TP (SLJ6797A)

Dear Sayedinah,

Liability is clear.

Kindly note that Lionel will be assisting to conduct the survey.

Aside to Lionel, car is in the workshop.

Thank you.

Kind Regards,
Valerie Yap
Operations
DID: +65 6303 0181
FAX: +65 6338 9267
ECICS LIMITED
Email: valerie_yap@ecics.com.sg

follow us on  follow us on  visit our website ecics.com.sg 

From: Sayedinah Bin Ali /MIE - Svc [<mailto:sayedinah@motorimage.net>]
Sent: Thursday, 20 April, 2017 12:11 AM
To: ECICS Claims
Cc: Ivan Tan Chen Hwee /MIE - Mgt
Subject: SBU1300T 3RD PARTY LIABILITY STATUS- TP (SLJ6797A)
Importance: High

Hi Claims Team,
kindly advise liability status and arrange survey for the above mentioned vehicle. vehicle @ Motor Image Toa Payoh

Regards,

Sayedina Ali

Service Executive

Motor Image Enterprises Pte Ltd

19 Lorong 8 Toa Payoh Singapore 319255

Tel: +65-6703 8333 DID: +65-6703 8109 HP: +65-92992693

Fax: +65-6253 5535

Email: sayedina@motorimage.net

Website: www.tanchong.com :: www.motorimage.net



This message may contain privileged and confidential information and is only intended for use by the addressee. No representation, warranty, guarantee or undertaking expressed or implied is made by ECICS Limited; as to the fairness, accuracy or completeness of any information, projections or opinions contained in this message. Any unauthorized disclosure, use or dissemination either in whole or in part is prohibited. If you are not the addressee indicated in his message (or responsible for delivery of the message to such person), you may not copy or deliver this message to anyone. In such case, you should destroy this message and kindly notify the sender by reply email. Opinions contained herein are the personal opinions of the sender and do not necessarily represent the views of ECICS Limited.

Disclaimer: This e-mail is confidential. It may also be legally privileged. If you are not the addressee you may not copy, forward, disclose or use any part of this message. If you have received this message in error, please delete it and all copies from your system and notify the sender immediately by return e-mail. Internet communications cannot be guaranteed to be timely, secure, error-free or virus-free. The sender does not accept liability for any errors or omissions.

This message may contain privileged and confidential information and is only intended for use by the addressee. No representation, warranty, guarantee or undertaking expressed or implied is made by ECICS Limited; as to the fairness, accuracy or completeness of any information, projections or opinions contained in this message. Any unauthorized disclosure, use or dissemination either in whole or in part is prohibited. If you are not the addressee indicated in his message (or responsible for delivery of the message to such person), you may not copy or deliver this message to anyone. In such case, you should destroy this message and kindly notify the sender by reply email. Opinions contained herein are the personal opinions of the sender and do not necessarily represent the views of ECICS Limited.

This message may contain privileged and confidential information and is only intended for use by the addressee. No representation, warranty, guarantee or undertaking expressed or implied is made by ECICS Limited; as to the fairness, accuracy or completeness of any information, projections or opinions contained in this message. Any unauthorized disclosure, use or dissemination either in whole or in part is prohibited. If you are not the addressee indicated in his message (or responsible for delivery of the message to such person), you may not copy or deliver this message to anyone. In such case, you should destroy this message and kindly notify the sender by reply email. Opinions contained herein are the personal opinions of the sender and do not necessarily represent the views of ECICS Limited.

This message may contain privileged and confidential information and is only intended for use by the addressee. No representation, warranty, guarantee or undertaking expressed or implied is made by ECICS Limited; as to the fairness, accuracy or completeness of any information, projections or opinions contained in this message. Any unauthorized disclosure, use or dissemination either in whole or in part is prohibited. If you are not the addressee indicated in his message (or responsible for delivery of the message to such person), you may not copy or deliver this message to anyone. In such case, you should destroy this message and kindly notify the sender by reply email. Opinions contained herein are the personal opinions of the sender and do not necessarily represent the views of ECICS Limited.

This message may contain privileged and confidential information and is only intended for use by the addressee. No representation, warranty, guarantee or undertaking expressed or implied is made by ECICS Limited; as to the fairness, accuracy or completeness of any information, projections or opinions contained in this message. Any unauthorized disclosure, use or dissemination either in whole or in part is prohibited. If you are not the addressee indicated in his message (or responsible for delivery of the message to such person), you may not copy or deliver this message to anyone. In such case, you should destroy this message and kindly notify the sender by reply email. Opinions contained herein are the personal opinions of the sender and do not necessarily represent the views of ECICS Limited.

