Some	REF: es3	msq19013911/ .da	
1			Part by Put: \$3650.76
From (Persya):	Chia Nyuk Pulli MSIG	Paterian 7/8/2019	Third Parties:
Estimated Cost	Dill to:	101231	Claimant:
OD TP Re-ins	pection   Evaluation	1 2 1 1 1	Surveyor: Allied Auto App
To Inspect Veh	icle Na: SKR 986.	D Insured: Fy 6405	Workshop: Juney Huce Moto
at Workshop m	Se Server Hugo M	other series	06
01	DIK 1018, YISHUM INA.	Pork A # 01-350	03
Policy Noc_M.	SD/VMT/19-396540	Claim No: MSP/V/16	2-000=08
Sum insured:		Excuse	o
Make of Veh:		DOA 02/05/20	NA
(Client's Record)		0-145   21	M4
Date/Time:			H.O.D. Eulersement/Date
Date/Firmer	Person Contacte	d:Vehicle IN / O	UT 2
Date/Time:	Confirmed with	Final Fig,days	(Red \$/_%; Original_days)
P	Submit Final Fig	,days (Red 5	/%; Originaldays)
Date/Time	Action/Instruction		
	SKR 01868 D - NATING	114008351/14	BOA: 3/5/2010
30/0 1211	1 4 6405 Z - NA/MSGLA	008351/h4	and to proceed with reinspection.
			Do Not Finalise
Para(1) · Pa	iris found not replaced (		
MANAGER	it is found not replaced (	Fo highlight R or UB,	LR, Etc)
Para(2): Co	omments on consistency of	damages (Parts Not Consis	stent : NC)
¥.6   ==			
Para(3): No	ett Value		
	Market Value .		Fee Charged: Date:
	maker value	Inspected/	Basic & Add
	Salvage Value	Evaluated by:	Transport
	Nett Value		Photos Others
1) Date/Time			Total
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Date/Time	Action/Instruction  SKF 96681  FY (4057  NG 7  Dismarkle: 7	× PI	s revi		JR qu	ored.	N	10 mg/

K 1

## itha (LKK Auto)

From:

Chhia Nyuk Pui <NyukPui\_Chhia@sg.msig-asia.com>

Sent:

Wednesday, 28 August 2019 12:16 PM

To:

Admin-D (LKKAuto); assignments

Subject:

RE: Your ref: MSC/V/19-000508 (OIV:FY6405Z) and our ref:GS/19/3251/SW/ms/cl

Dear LKK team

Third party informed they do not want to proceed with reinspection.

Please send back your report and tax invoice to us.

Thank you.

## Chhia Nyuk Pui

Senior Executive, Claims Services Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui\_chhia@sg.mslg-asia.com



MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | www.msig.com.sg | Follow us on @MSIG\_SG

a member of MS&AD INSURANCE GROUP

From: Admin-D (LKKAuto) [mailto:admin-d@lkkauto.com]

Sent: Thursday, 8 August, 2019 12:30 PM

To: Chhia Nyuk Pui <NyukPui\_Chhia@sg.msig-asia.com>; assignments <assignments@lkkauto.com>

Subject: RE: Your ref: MSC/V/19-000508 (OIV:FY6405Z) and our ref:GS/19/3251/SW/ms/cl

# EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Nyuk Pui,

Kindly assist to upload insured GIA Report in merimen.

Best Regards

#### G.NIVITHA

#### LKK Auto Consultants Pte Ltd.

Phone: 6841-1972 | email: assignments@lkkautq.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

### Nivitha (LKK Auto)

From:

Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent:

Wednesday, 7 August 2019 8:50 AM

To:

assignments

Subject:

FW: Your ref: MSC/V/19-000508 (OIV:FY6405Z) and our ref:GS/19/3251/SW/ms/cl

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chhia Nyuk Pui <NyukPui\_Chhia@sg.msig-asia.com>

Sent: Wednesday, 7 August 2019 8:47 AM

To: Accident@kscgp.com

Cc: SUR <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Subject: RE: Your ref: MSC/V/19-000508 (OIV:FY6405Z) and our ref:GS/19/3251/SW/ms/cl

Dear Myra

Without Prejudice Save as to Costs

Thanks for your email.

We would like to request for physical re-inspection. Kindly liaise with our surveyor (copied) for a mutually suitable date.

Regards,

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui\_chhia@sg.msig-asia.com



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

Amender of MS&AD INSURANCE GROUP

From: Accident@kscgp.com [mailto:Accident@kscgp.com]

Sent: Tuesday, 6 August, 2019 7:21 PM

To: Chhia Nyuk Pui <NyukPui Chhia@sg.msig-asia.com>

Subject: RE: Your ref: MSC/V/19-000508 (OIV:FY6405Z) and our ref:GS/19/3251/SW/ms/cl

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Nyuk Pui,

We refer to the above matter.

On a without prejudice and without admission of liability basis, please let us have a copy of your survey report for our client's perusal.

Besides, as liability is not in dispute, please also let us have your confirmation by way of open letter to concede liability at 100% in favour of our client, leaving damages to be agreed and/or adjudicated.

Thank you.

Regards,
Myra
for and on behalf of Mr Gurdeep Singh Sekhon
KSCGP Juris LLP
10 Hoe Chiang Road
#13-03A Keppel Towers
Singapore 089315
Tel: 6538 3611 / DID: 3152 0989 / Fax: 6538 3708
Email: accident@kscap.com

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---- Original Message -----

From: Chhia Nyuk Pui [mailto:NyukPui Chhia@sg.msig-asia.com]

To: Accident@kscgp.com

Sent: Tue, 6 Aug 2019 05:27:40 +0000

Subject:

Dear CL

Without Prejudice Save as to Costs

Thanks for your email. We note the tax invoices for rear bumper, rear bumper reflector and retainer. Please let us know if there's further tax invoice.

The benchmark rate for LOU for your client's vehicle is \$100-120/day. Survey was mutually agreed on 07.05.19 & Re-inspection by your surveyor on 09.05.19. Hence, it appears that repair took 2 days.

Our offer is reasonable. Nevertheless, we are prepared to make final revision to \$4,600/- (all in).

Previous offer: \$3000 repair cost (in lieu RI, \$500 loss of use \$535 Survey fee \$36.49 GIA/LTA \$428 Costs (incl. GST) Total \$4499.49 Regards,

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui\_chhia@sg.msig-asia.com



MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | www.msig.com.sg | Follow us on Reg. SG



From: Accident@kscgp.com [mailto:Accident@kscgp.com]

Sent: Tuesday, 6 August, 2019 11:32 AM

To: Chhia Nyuk Pui < Nyuk Pui Chhia@sg.msig-asia.com>

Subject: Your ref: MSC/V/19-000508 (OIV:FY64052) and our ref: GS/19/3251/SW/ms/cl

## EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Nyuk Pui,

We refer to our email dated 31 July 2019 and reminder dated 2 August 2019.

We have yet to receive your revised offer.

Please revert to us quoting our ref: GS/19/3251/SW/ms/cl.

Thank you.

Regards,

CL

for and on behalf of Mr Gurdeep Singh Sekhon KSCGP Juris LLP 10 Hoe Chiang Road

#13-03A Keppel Towers Singapore 089315

Tel: 6538 3611 / DID: 3152 0982 / Fax: 6538 3708

Email: accident@kscap.com

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---- Original Message -----

From: Accident@kscgp.com [mailto:Accident@kscgp.com]

To: NyukPui. Chhia@sg.msig-asia.com Sent: Wed, 31 Jul 2019 09:05:34 +0800

Subject:

#### Without Prejudice, Save as to Costs

Dear Nyuk Pui,

We refer to the above matter.

As requested in your email dated 30 July 2019, please find enclosed herewith our client's invoices for the purchase of new spare parts, for your kind attention.

We are further instructed that our client's vehicle is a commercial vehicle used for private hire. Accordingly, our client seeks a higher loss of use rate per day.

For the purposes of an early and amicable settlement, our client is agreeable to accepting the sum of \$6,400.00, comprising of damages for their property damage claim, disbursements, costs and GST on costs arising therefrom.

Kindly let us have your favourable reply.

Thank you.

Regards,
Myra
for and on behalf of Mr Gurdeep Singh Sekhon
KSCGP Juris LLP
10 Hoe Chiang Road
#13-03A Keppel Towers
Singapore 089315
Tel: 6538 3611 / DID: 3152 0989 / Fax: 6538 3708
Email: accident@kscop.com

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---- Original Message -----

From: Chhia Nyuk Pui [mailto:NyukPui Chhia@sg.msig-asia.com]

To: Accident@kscgp.com

Sent: Tue, 30 Jul 2019 05:18:42 +0000

Subject:

Dear Sir/Madam

Without Prejudice Save as to Costs

We are prepared to offer: \$3000 repair cost (we note repair on part by part basis. Please let us have parts purchase invoice if our offer	
repair is not accepted)  S500 loss of use (Survey was mutually agreed on <u>07.05.19</u> & Re-inspection by your surveyor on <u>09.05.19.)</u>	er on
S535 Survey fee S36.49 GIA/LTA	
5428 Costs (incl. GST)	
Total \$4499.49 Please advise acceptance	
Chhia Nyuk Pul	
Senior Executive, Claims Services  Direct line +65 6594 2521   Direct fax +65 6643 1349   nyukpui_chhia@sg.msig-asia.com	
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WARRANCE CONTROL OF THE PROPERTY OF THE PROPER	
MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581   Te 6220 9644   Fax +65 6225 6371   Co. Reg. No. 200412212G   www.msig.com.sg   Follow us on @MSIG S	l +65
[X]	
From: Chhia Nyuk Pui	
Sent: Saturday, 27 July, 2019 1:04 PM	
To: Accident@kscgp.com	
Subject: RE: Your ref: GS/19/3251/SW/ms/sy. Our ref: MSC/V/19-000508 (OIV:FY6405Z)	
Dear Sir/Madam	
Without Prejudice	
Save as to Costs	
Thanks for your email	
Thems of your enten	
Please hold hands. We are retrieving file and shall come back to you soon.	
Regards,	
Chhia Nyuk Pui Senior Executive, Claims Services	
Direct line +65 6594 2521   Direct fax +65 6643 1349   nyukpui_chhia@sg.msig-asia.com	
1	
x x	
MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581   Tel 6220 9644   Fax +65 6225 6371   Co. Reg. No. 200412212G   www.msig.com.sg   Follow us on DimMSIG Si	+65
x	2

From: Accident@kscep.com [mailto:Accident@kscep.com]

Sent: Saturday, 27 July, 2019 10:14 AM

To: Chhia Nyuk Pui < Nyuk Pui Chhia@sg.msig-asia.com>

Subject: RE: Your ref: GS/19/3251/SW/ms/sy. Our ref: MSC/V/19-000508 (OIV:FY6405Z)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Sirs,

We refer to the above matter.

We regret that despite reasonable effort having been made to settle our client's claim, there does not appear to be any reasonable prospects of settlement.

We hereby give you 10 clear days' notice that our client intends to proceed with the issue of a writ of summons against your insured and/or their driver. In this regard, please let us know if you have instructed solicitors to accept service of process on your client's insured and/or their driver's behalf.

Thank you.

Regards,
Myra
for and on behalf of Mr Gurdeep Singh Sekhon
KSCGP Juris LLP
10 Hoe Chiang Road
#13-03A Keppel Towers
Singapore 089315
Tel: 6538 3611 / DID: 3152 0989 / Fax: 6538 3708
Email: accident@kscqp.com

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---- Original Message -----

From: Chhia Nyuk Pui [mailto:NyukPui Chhia@sg.msig-asia.com]

To: jiapei@kscgp.com,Accident@kscgp.com Sent: Mon, 3 Jun 2019 05:49:07 +0000

Subject:

Dear Sir/Madam

Without Prejudice Save as to Costs

We refer to your letter dated 31.05.19

We are looking into the claim and shall come back to you soon.

Thank you.

Please note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data for the purpose of assessing your claim. This may include disclosing and sharing your personal data with our service providers and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore, for the proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws (collectively, "the Purpose"). We may also need to disclose or share your personal data with service providers who are sited outside Singapore for the Purpose.

Chhia Nyuk Pui Senior Executive, Claims Services				
Direct line +65 6594 2521   Direct	fax +65 6643 1349   <u>n</u>	yukpui_chhia@sg.msig	ı-asia.com	
ж				
MSIG Insurance (Singapore) Pte. 6220 9644   Fax +65 6225 6371	Ltd. 16 Raffles Quay, Co. Reg. No. 20041221	#24-01 Hong Leong Bu I2G   www.msig.com	ilding, Singapore 048581   1 .sg   Follow us on	Fel +6 _SG
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