

Veron Chen (LKKAuto)

From: Veron Chen (LKKAuto)
Sent: Wednesday, 1 September 2021 5:55 PM
To: Chester Chong
Cc: SUR
Subject: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Chester,

We refer to email below.

1. We note that the unit price of the original TMA was at \$48,000 in 07/2018. The unit price for the new TMA is \$52,000 in 02/2020. In a short period of about 1.5 years is it reasonable for the unit price of the same TMA model to go up by \$4,000? Please kindly justify your opinion with supporting documents.

We have checked the claimant's bodyshop, according to workshop the supplier is no longer the local distributor thus unable to furnish the reason of price increased. The workshop just paid for the price accordingly.

2. Please kindly provide further damage photos showing the need for replacement of the following parts:

a. Reflective sticker x 1



b. Rear number plate x 2



c.60km/h sticker x 2



d.Rear lamp LED LH x 1



e.Reverse Lamp LED LH x 1





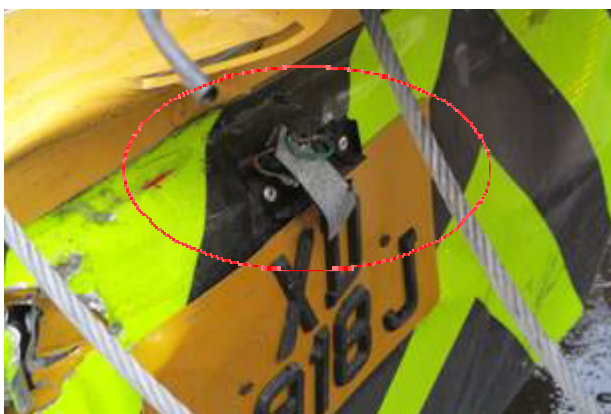
f.Side lamp x 4



g.Beacon Light x 3



h.Rear number plate lamp x2



3. Please kind also provide photographs of the new TMA before mounting onto the vehicle.

No new TMA photos before mounting onto the vehicle.

According to repairer, they have to send the truck to distributor and mount the new TMA as per LTA's guidelines. Therefore, there was no photographs of the new TMA before mounting onto the vehicle available.

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: Veron Chen (LKKAuto)

Sent: Wednesday, 14 July 2021 3:39 PM

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Chester,

Will check and revert.

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: Chester Chong [<mailto:Chester.Chong@income.com.sg>]

Sent: Wednesday, 14 July 2021 2:59 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

Thank you for the email.

We would like to seek clarification on the following:

1. We note that the unit price of the original TMA was at \$48,000 in 07/2018. The unit price for the new TMA is \$52,000 in 02/2020. In a short period of about 1.5 years is it reasonable for the unit price of the same TMA model to go up by \$4,000? Please kindly justify your opinion with supporting documents.

2. Please kindly provide further damage photos showing the need for replacement of the following parts:
 - a. Reflective sticker x 1
 - b. Rear number plate x 2
 - c. 60km/h sticker x 2
 - d. Rear lamp LED LH x 1
 - e. Reverse Lamp LED LH x 1
 - f. Side lamp x 4
 - g. Beacon Light x 3
 - h. Rear number plate lamp x2
3. Please kind also provide photographs of the new TMA before mounting onto the vehicle.

Thank you

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T: +65 6430 7919



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

Sent: Monday, 5 July 2021 09:48

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

[CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you can confirm the sender and know the content is safe.]

Dear Chester,

Attach amend survey report.

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: Veron Chen (LKKAuto)

Sent: Monday, 31 May 2021 4:54 PM

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Chester,

Will check and revert.

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: Chester Chong <Chester.Chong@income.com.sg>

Sent: Monday, 31 May 2021 4:38 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

Thank you for the email.

Can I confirm that the amount for the 2 items should be removed from the revised COR?

Thank you

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T: +65 6430 7919



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

Sent: Friday, 21 May 2021 17:30

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

[CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you can confirm the sender and know the content is safe.]

Dear Chester,

We review the TMA, found that the TMA aluminium panel (big) and TMA aluminium panel (small) are part of the TMA assy.

Their damages are consistent with the accident.

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: Veron Chen (LKKAuto)

Sent: Wednesday, 12 May 2021 11:33 AM

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Chester,

Will check and revert.

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: Chester Chong <Chester.Chong@income.com.sg>

Sent: Wednesday, 12 May 2021 9:32 AM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

Thank you for the email.

We note that there is some inconsistency in the recommendation given.

First Recommendation:

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	SAFESTOP 180 TMA ASSY }	CRUMPLED	52,000.00	38,900.00
1	TMA ALUMINIUM PANEL (BIG) }	CRUMPLED	550.00	-
1	TMA ALUMINIUM PANEL (SMALL) }	CRUMPLED	400.00	-

Revised Recommendation:

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	SAFESTOP 180 TMA ASSY	CRUMPLED	52,000.00	29,211.65
1	TMA ALUMINIUM PANEL (BIG)	CRUMPLED	550.00	550.00
1	TMA ALUMINIUM PANEL (SMALL)	CRUMPLED	400.00	400.00

Kindly advised why the highlighted parts were removed from your recommendation initially but in your revised recommendation, it was included as part of your recommendation.

Thank you

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T: +65 6430 7919



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

Sent: Wednesday, 5 May 2021 11:29

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

[CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you can confirm the sender and know the content is safe.]

Dear Chester,

Attach breakdown on recommended COR.

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: Chester Chong <Chester.Chong@income.com.sg>

Sent: Tuesday, 4 May 2021 7:23 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

Thank you for the email.

Please kindly provide us a breakdown on how the recommended COR is reached.

Thank you

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T: +65 6430 7919



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

Sent: Tuesday, 27 April 2021 09:38

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

[CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you can confirm the sender and know the content is safe.]

Dear Chester,

We refer to you below email.

We have apply depreciation on the TMA, revised recommendation is \$38,571.65

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: Veron Chen (LKKAuto)
Sent: Friday, 22 January 2021 1:31 PM
To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Chester,

We will check and revert.

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: Chester Chong <Chester.Chong@income.com.sg>
Sent: Friday, 22 January 2021 1:20 PM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

Thank you for the email.

We regret to inform that we disagree with you that TMA is not subjected to depreciation. We have precedence cases that has been escalated to court and the court is with us that TMA is a machinery and should be subjected to depreciation.

Please kindly apply depreciation and resubmit to us your revised recommendation for our approval before finalizing with the workshop.

Thank you.

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T +65 6430 7919



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

Sent: Tuesday, 22 December 2020 17:15

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

[CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you can confirm the sender and know the content is safe.]

Dear Chester,

Please kindly let us have your recommendation for this case. Please apply depreciation for TMA.

Our recommendation for this case is \$47,310.00

TMA is a fixture to the rear of the vehicle it is under the LTA's requirement, is not a machine where subject to wear and tear, no depreciation apply.

Under the LTA's requirement once damaged a replacement is require due to safety.

1. Damage photos showing serial number of damaged TMA

Unable to take photo as serial number tag located at crumpled area of damaged TMA

2. After repair photos showing serial number of replacement TMA.

Refer to photo attach.

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: Veron Chen (LKKAuto)

Sent: Wednesday, 11 November 2020 8:18 AM

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Chester,

We will check and revert.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Chester Chong <Chester.Chong@income.com.sg>

Sent: Tuesday, 10 November 2020 5:38 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>;
SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

Please kindly let us have your recommendation for this case. Please apply depreciation for TMA.

Please DO NOT finalise COR with Third Party yet.

Please also let us have the following:

1. Damage photos showing serial number of damaged TMA
2. After repair photos showing serial number of replacement TMA.

Thank you

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T +65 6430 7919



From: Chester Chong

Sent: Friday, 2 October 2020 21:21

To: 'Veron Chen (LKKAuto)' <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>;
SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

‘WITHOUT PREJUDICE’

Dear Veron,

Thank you for the email.

We regret to inform that you cannot proceed to finalise COR yet as Workshop has not provided us the necessary documents relating to this claim for our consideration.

Thank you

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T +65 6430 7919



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

Sent: Thursday, 1 October 2020 09:22

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

[CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you can confirm the sender and know the content is safe.]

Dear Chester,

Can we proceed to finalize with repairer.

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: Chester Chong <Chester.Chong@income.com.sg>

Sent: Monday, 3 August 2020 10:14 AM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

We regret to inform that we are still pending certain documents from the repairer. As such, please DO NOT proceed to finalize with the repairer.

Thank you

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T +65 6430 7919



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

Sent: Thursday, 30 July 2020 10:14

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

[CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you can confirm the sender and know the content is safe.]

Dear Chester,

Please see attach documents from repairer.

Can we proceed to finalize with repairer.

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: Chester Chong [<mailto:Chester.Chong@income.com.sg>]

Sent: Thursday, 11 June 2020 2:41 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

Please DO NOT finalise with the repairer yet. We have not received the relevant documents from repairer for this repair.

Thank you

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T +65 6430 7919



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]

Sent: Thursday, 11 June 2020 14:18

To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

[CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you can confirm the sender and know the content is safe.]

Dear Chester,

Can we proceed to finalize with repairer.

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,

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: Chester Chong [<mailto:Chester.Chong@income.com.sg>]

Sent: Monday, 2 March 2020 5:22 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Veron,

Noted on the information. Once again please inform us first before finalising the cost of repair with the repairer.

Thank you.

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T +65 6430 7919

www.income.com.sg



At Income, we are 'In with You' on Performance, Growth, Innovation and Impact. These attributes reflect what we promise as an employer and what we want our people to exemplify. Find out more at income.com.sg/careers



From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]
Sent: Monday, 2 March 2020 16:28
To: Chester Chong <Chester.Chong@income.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: RE: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Chester,

We just received finalise from repairer.

Our surveyor is still checking on the parts prices.

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: Chester Chong <Chester.Chong@income.com.sg>
Sent: Monday, 2 March 2020 2:32 PM
To: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Subject: Survey involving XD2918J at SHINGDA CONSTRUCTION PTE LTD; REF: MT/1074827-001

Dear Sir/Mdm,

We refer to the above vehicle. Please do not confirm the finalised cost of repair for this vehicle. Please inform us should the workshop is asking you to finalise cost of repair.

Thank you.

Kind regards,

Chester Chong

Claims Executive

Operations, Motor and Personal Lines

T +65 6430 7919

www.income.com.sg



At Income, we are 'In with You' on Performance, Growth, Innovation and Impact. These attributes reflect what we promise as an employer and what we want our people to exemplify. Find out more at income.com.sg/careers



Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s)

named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.