

Vic (LKKAuto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Friday, 17 April, 2020 4:18 PM
To: Vic (LKKAuto)
Cc: Admin A; Jasper Chua (LKK Auto)
Subject: RE: <SEEK MANDATE> RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI- D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Vic,

Your approval to negotiate from **\$3,558.56-\$3,839.84.**

- Loss of rental - \$90.64 X 4-6 days

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD Insurance Group**

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner. We appreciate your kind understanding. Stay safe.

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Sent: Monday, 30 March 2020 5:41 pm
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: <SEEK MANDATE> RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI- D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Your Ref: D19007871MFSH
Our Ref: CC3/FCI19022197/Khb3

Dear Merina,

ACCIDENT INVOLVING VEHICLES SHC 7967D AND SHC 5991X ON 11/12/2019

We refer further to your below email.

It was reported that Insured vehicle rear-ended the TP vehicle.

As such, liability is not to our Insured's favour.

We propose to offer to TP repairer "**TRANS-CAB AUTO SERVICES PTE LTD**" as below:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 35,092.42	\$ 2,996.00
Loss of Rental (\$96.99 x 8 days)	\$ 775.92	\$ 581.94 (\$96.99 x 6 days)
Loss of Income (\$50 x 8 days)	\$ 400.00	\$ 300.00 (\$50 x 6 days)
TOTAL	\$ 36,268.34	\$ 3,877.94

Breakdown of days is as follows:

Our surveyor's recommended days to repair	4 days
Weekends / Downtime	2 days
TOTAL	6 days

The above is for your approval and/or further instructions please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Merina Chia [<mailto:MerinaChia@msfirstcapital.com.sg>]

Sent: Friday, 27 March, 2020 5:24 PM

To: Vic (LKKAuto)

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Vic,

Please refer to attached for your perusal.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Sent: Monday, 23 March 2020 5:41 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Merina,

We refer to your below email.

Kindly furnish us a copy of the LOD.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Merina Chia [<mailto:MerinaChia@msfirstcapital.com.sg>]
Sent: Monday, 23 March, 2020 5:03 PM
To: Vic (LKKAuto)
Cc: Admin A
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Vic,

Please take note that we had received LOD from Trans-cab dated 20.03.2020.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Merina Chia
Sent: Monday, 13 January 2020 10:53 AM
To: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Vic,

We are agreeable with your proposal on liability.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Sent: Monday, 13 January 2020 10:46 AM
To: Aini Binte <Aini@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Merina Chia <MerinaChia@msfirstcapital.com.sg>; Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Sir/Madam,

We refer to the above matter.

Liability: 100% (BOLA 27)

Remarks: Head to Rear collision

Kindly let us have your approval on liability.

Thank you.



« Wishing you a Happy and Prosperous Lunar New Year »

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Aini Binte [<mailto:Aini@msfirstcapital.com.sg>]

Sent: Monday, 30 December, 2019 10:50 AM

To: Shu Pei (LKKAuto)

Cc: Admin A; Vic (LKKAuto); Merina Chia

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-OI) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Shu Pei

O/REF: D19007871MFSH

As requested, we attach herewith a copy of our Insured's SAS report for your attention.

Thanks & Regards

Aini
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | TEL: 6507 3848
Fax: 6507 3849 | Company Reg. No. 195000106C

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

Personal Data Protection Act 2012 ("PDPA"):
Under the PDPA, there are various requirements that regulate the processing of your personal data.
Please refer to www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged.
If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it.
If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Caroline Cabrera <Caroline@msfirstcapital.com.sg>
Sent: Monday, December 30, 2019 9:54 AM
To: Aini Binte <Aini@msfirstcapital.com.sg>
Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-OI) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Aini,

FYNA - D19007871MFSH

Thank you & Regards,
Caroline Cabrera
Motor Claims

MS First Capital Insurance Ltd
36 Robinson Road #16-01 City House | Singapore 068877 | D: 6507 3848 | F: 6507 3849 | Reg. No. 195000106C

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

*Personal Data Protection Act 2012 ("PDPA"):
Under the PDPA, there are various requirements that regulate the processing of your personal data.
Please refer to www.first-insurance.com.sg for details of PDPA Personal Data Collection Statement.*

*Confidentiality Notice: This e-mail is confidential. It may also be legally privileged.
If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it.
If you have received this message in error, please delete the message and all copies from your system
and notify the sender immediately by return e-mail.*

From: Shu Pei (LKKAuto) <shupe@lkkauto.com>
Sent: Monday, December 30, 2019 9:45 AM
To: Motor Claims <MotorClaims@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-OI) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Shu Pei Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Shu Pei (LKKAuto) <shupeil@lkkauto.com>

Sent: Tuesday, 17 December 2019 5:01 PM

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>; cwsmotorclaims@first-insurance.com.sg

Cc: Admin A <admin-a@lkkauto.com>

Subject: DIRECT SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-OI) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SHC 5991X at M/s Trans-cab Auto Services Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Thank you.

Best Regards,

Shu Pei Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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