Vic (LKKAuto)

From: Merina Chia < MerinaChia@msfirstcapital.com.sq>

Sent: Friday, 17 April, 2020 3:04 PM

To: Vic (LKKAuto)
Cc: Admin A

Subject: RE: <SEEK MANDATE > RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving

SHB3706Y (OI: FCI - D20000738MFSH) and PC2261U (TP: LKK REF -

CC6/FCI20001711/Uha3) on 30/01/2020

Dear Vic,

Your approval to negotiate from **\$2,635.45-\$3,026.45**.

Loss of use - \$90-\$120 x 5-7 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.

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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.

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From: Vic (LKKAuto) < vicalpeh@lkkauto.com> Sent: Monday, 23 March 2020 1:27 pm

To: Merina Chia < Merina Chia @msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: <SEEK MANDATE> RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB3706Y (OI: FCI -

D20000738MFSH) and PC2261U (TP: LKK REF - CC6/FCI20001711/Uha3) on 30/01/2020

Your Ref: D20000738MFSH Our Ref: CC6/FCI20001711/Uha3

Dear Merina,

ACCIDENT INVOLVING VEHICLES SHB 3706Y AND PC 2261U ON 30/01/2020

We refer further to your below email.

It was reported that Insured vehicle changed lane when collided to the TP vehicle. A copy of TP video footage was provided by email previously.

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

We propose to offer to TP repairer "TK LEE AUTOMOTIVE PTE LTD" as below:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 6,446.50	\$ 2,150.00
Loss of Use (\$120 x 7 days)	\$ 840.00	\$ 840.00
LTA Search Fee	\$ 7.45	\$ 7.45
GIA Search Fee	\$ 29.00	\$ 29.00
TOTAL	\$ 7,322.95	\$ 3,026.45

Breakdown of days is as follows:

Our surveyor's recommended days to repair	5 days
Weekends / Downtime	2 days
TOTAL	7 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)



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

Sent: Monday, 23 March, 2020 11:02 AM

To: Vic (LKKAuto) Cc: Admin A

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB3706Y (OI: FCI - D20000738MFSH) and PC2261U

(TP: LKK REF - CC6/FCI20001711/Uha3) on 30/01/2020

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

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From: Vic (LKKAuto) < <u>vicalpeh@lkkauto.com</u>> Sent: Tuesday, 17 March 2020 10:04 AM

To: Merina Chia < Merina Chia@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <<u>vicalpeh@lkka</u>uto.com>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB3706Y (OI: FCI - D20000738MFSH) and PC2261U

(TP: LKK REF - CC6/FCI20001711/Uha3) on 30/01/2020

Dear Merina,

We refer further to our below email.

Liability: 100% (BOLA 15)

Remarks: TP repairer just provided video footage. Based on footage, Insured vehicle changing lane, TP vehicle within lane.

For your approval please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





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From: Vic (LKKAuto)

Sent: Saturday, 8 February, 2020 11:12 AM

To: 'Merina Chia'

Cc: Admin A; Motor Claims; Vic (LKKAuto)

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB3706Y (OI: FCI - D20000738MFSH) and PC2261U (TP: LKK REF - CC6/FCI20001711/Uha3) on 30/01/2020

Dear Merina,

We refer further to our below email.

Liability: TBA% (BOLA NIL)

Remarks: TP reported that Insured vehicle cut lane. Insured GIA does not have accident statement/sketch plan but mentioned got video footage. To request copy of OI video footage to confirm and assess liability. TP have no evidence available.

Kindly forward to us a copy of the video footage once available.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Mei Kwan (LKKAuto)

Sent: Monday, 3 February, 2020 2:38 PM

To: Motor Claims

Cc: Admin A; Vic (LKKAuto)

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB3706Y (OI: FCI-TBA) and PC2261U (TP: LKK REF-

CC6/FCI20001711/Uha3) on 30/01/2020

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle PC 2261U at M/s T K Lee Automotive Pte Ltd - Kaki Bukit 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.

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

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: $\underline{\text{MeiKwan@lkkauto.com}}$ | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)