

## Jia Le (LKK Auto)

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**From:** Vic Alpeh S. Sanghilaan <vicsanghilaan@msfirstcapital.com.sg>  
**Sent:** Monday, 28 September 2020 4:48 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** Jason Tea; Admin A  
**Subject:** [DENIED LIABILITY] RE: TP disagree 50% - D20000695MFSH/1 // EXPRESS SETTLEMENT - ACCIDENT INVOLVING SHA 1370A(OI) AND SGE9079E(TP) ON 20.01.2020  
**Attachments:** SGE 9079 E - Evidence.mp4; email from wksp.pdf; CT20010497 SHA1370A 20-01-2020 PAF (online-video-cutter.com).mp4; MCD620009822-SHA1370A.pdf

Dear Jia Le,

We refer to your below email.

We had highlighted the matter to our Insured and we were informed that their workshop had managed to claim and successfully recovered at around 96.81% against TP insurer.

As such, we have instruction to resist the TP claim. Our Insured had insisted that based on our Insured's video footage, TP vehicle is turning to our Insured Driver's lane and grazed onto the taxi front left portion.

Kindly deny TP claim instead and forward to us your Survey Report once available.

Thank you.

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party. All our rights are hereby reserved.

Thank you.

Kind Regards,

Vic Sanghilaan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: [vicsanghilaan@msfirstcapital.com.sg](mailto:vicsanghilaan@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**A Member of MS&AD Insurance Group**

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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:** Jia Le (LKK Auto) <JiaLe@lkkauto.com>  
**Sent:** Thursday, 17 September 2020 2:40 pm

**To:** Vic Alpeh S. Sanghilan <[vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg)>

**Cc:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** RE: TP disagree 50% - D20000695MFSH/1 // EXPRESS SETTLEMENT - ACCIDENT INVOLVING SHA 1370A(OI) AND SGE9079E(TP) ON 20.01.2020

Dear Vic,

We have offer 50% liability to TP. However, they disagree the liability.

Attached herewith the TP's video footage and response for your viewing.

Kindly let us have your instruction.

Thank 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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Vic Alpeh S. Sanghilan [<mailto:vicsanghilan@msfirstcapital.com.sg>]

**Sent:** Tuesday, 11 August 2020 3:55 PM

**To:** Jia Le (LKK Auto)

**Cc:** Jason Tea

**Subject:** RE: Liab 50% - D20000695MFSH/1 // EXPRESS SETTLEMENT - ACCIDENT INVOLVING SHA 1370A(OI) AND SGE9079E(TP) ON 20.01.2020

Dear Jia Le,

We refer to your below email.

We propose for a 50/50 liability.

Otherwise, kindly request for TP video footage for us to reassess the liability.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

**A Member of  Insurance Group**

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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:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Tuesday, August 11, 2020 1:53 PM  
**To:** May Chua <[maychua@msfirstcapital.com.sg](mailto:maychua@msfirstcapital.com.sg)>  
**Cc:** Motor Claims <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>  
**Subject:** PROPOSAL ON LIABILITY - D20000695MFSH/1 // EXPRESS SETTLEMENT - ACCIDENT INVOLVING SHA 1370A(OI) AND SGE9079E(TP) ON 20.01.2020

Claim No: D20000695MFSH/1  
LKK Ref: CC4/FCI20001919/Fda3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHA 1370A AND SGE 9079E ON 20/01/2020**

We refer to the above matter.

Liability: 100%

Remarks: Based on insured's video footage, insured driver was travelling straight on the lane meant for turning right only.

Kindly let us have your approval on liability.

**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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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**From:** Jia Le (LKK Auto)  
**Sent:** Thursday, 16 July 2020 2:19 PM  
**To:** [MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@MSFIRSTCAPITAL.COM.SG)  
**Cc:** Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D20000695MFSH/1 // EXPRESS SETTLEMENT - ACCIDENT INVOLVING SHA 1370A(OI) AND SGE9079E(TP) ON 20.01.2020

Dear May,

Kindly let us have a copy of insured's video footage for our viewing as both parties are giving conflicting version.

Thank 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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256 3561 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, 17 June 2020 11:01 AM

**To:** [MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@MSFIRSTCAPITAL.COM.SG)

**Cc:** Jia Le (LKK Auto); Admin A

**Subject:** RE: SURVEY ASSESSMENT - D20000695MFSH/1 // EXPRESS SETTLEMENT - ACCIDENT INVOLVING SHA 1370A(OI) AND SGE9079E(TP) ON 20.01.2020

**YOUR REF: D20000695MFSH**

**LKK REF: CC4/FCI20001919/Fda3**

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SGE 9079E on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge Jia Le and she can be contacted at DID: 6749 5792.

***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: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**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**

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**From:** CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]

**Sent:** Monday, 3 February 2020 9:16 AM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** CWS Motor Claims; May Chua

**Subject:** PRI: SURVEY ASSESSMENT - D20000695MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

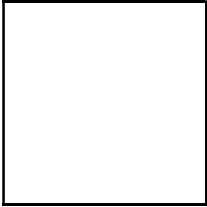
Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

**Note: All the accident reports are uploaded into CWS for your perusal.**

Best Regards,  
Admin Team  
Claim Workflow System  
Motor Claims Department  
MS First Capital Insurance Limited  
Tel : 6507 3848  
Fax : 6507 3849

**PS: This is a system generated mail. Please do not reply to this mail.**



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[www.avg.com](http://www.avg.com)

## Jia Le (LKK Auto)

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**From:** Jia Le (LKK Auto)  
**Sent:** Tuesday, 29 September 2020 4:11 PM  
**To:** 'Claims Dept'  
**Cc:** claims  
**Subject:** RE: Evidence Submission: Our Ref: SGE 9079 E ; Your Ref: SHA 1370 A

### **WITHOUT PREJUDICE**

Dear Sirs/Mdm,

Please be informed that our insured counter claim against your client insurer was successful.

As such, we have our principal instruction to deny the liability.

Thank 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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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**From:** Claims Dept [mailto:claims\_rar@bifrostauto.com]  
**Sent:** Thursday, 17 September 2020 11:34 AM  
**To:** Jia Le (LKK Auto)  
**Cc:** claims  
**Subject:** Re: Evidence Submission: Our Ref: SGE 9079 E ; Your Ref: SHA 1370 A

Without Prejudice,

Dear Sir/Ma'am,

Please give me an update on this matter.

Thank you.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Nur'Ikhwan  
Motor Claims Department  
Tel: 9329 0237

On Tue, 8 Sep 2020 at 17:21, Claims Dept <[claims\\_rar@bifrostauto.com](mailto:claims_rar@bifrostauto.com)> wrote:

Without Prejudice,

Dear Sir/Ma'am,

We cannot settle on the proposition of 50/50 liability.  
Based on the video, it is clear that my client was making a wider turn.  
Despite that, your principal's insured still hit onto my client's vehicle.

Thank you.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Nur'Ikhwan  
Motor Claims Department  
Tel: 9329 0237

On Tue, 8 Sep 2020 at 16:02, Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)> wrote:

**WITHOUT PREJUDICE**

Dear Sirs/Mdm,

Based on video footage, we have our principal instruction to proposed 50/50 liability.

Thank 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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

**From:** Claims Dept [mailto:[claims\\_rar@bifrostaauto.com](mailto:claims_rar@bifrostaauto.com)]

**Sent:** Friday, 4 September 2020 7:14 PM

**To:** Jia Le (LKK Auto)

**Cc:** claims

**Subject:** Evidence Submission: Our Ref: SGE 9079 E ; Your Ref: SHA 1370 A

Without Prejudice,

Dear Sir/Ma'am,

Attached is the video footage from my client's in-car camera.

Thank you.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Nur'Ikhwan

Motor Claims Department

Tel: 9329 0237