

Jia Le (LKK Auto)

From: May Chua <maychua@msfirstcapital.com.sg>
Sent: Thursday, 14 May 2020 4:16 PM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: SURVEY ASSESSMENT - D20000800MFSH/1 // EXPRESS SETTLEMENT

Dear Jia Le,

Please deny liability
Thank you

Best Regards
May Chua

MS First Capital Insurance Limited
A Member of MS&AD Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | Fax: 6507 3849 | Reg. No. 195000106C
Motor Claims: motor_claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

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.

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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.

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.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, 14 May 2020 4:11 pm
To: May Chua <maychua@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000800MFSH/1 // EXPRESS SETTLEMENT

Dear May,

Based on insured's video footage, liability is not in third party favour.

Kindly let us have your instruction if we may proceed to deny 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 | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Thursday, 19 March 2020 1:59 PM

To: May Chua; Mei Kwan (LKKAuto)

Cc: Admin A

Subject: RE: SURVEY ASSESSMENT - D20000800MFSH/1 // EXPRESS SETTLEMENT

Dear May,

Based on insured's video, third party taxi suddenly moving out from stationary position and collided onto our taxi.

Therefore, we would like to reject the claim.

Thank you.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: May Chua [<mailto:maychua@msfirstcapital.com.sg>]

Sent: Thursday, 19 March 2020 1:34 PM

To: Jia Le (LKK Auto); Mei Kwan (LKKAuto)

Cc: Admin A

Subject: RE: SURVEY ASSESSMENT - D20000800MFSH/1 // EXPRESS SETTLEMENT

WITHOUT PREJUDICE

Dear Sir / Madam,

As requested, we enclosed a copy of the video taken from our insured vehicle for your perusal.

Download Link - Expires on 2020-04-02 00:00 GMT+0800

[SH6500S 01-02-2020.mp4](#) (42.3 MB)

[https://secure.justattach.com/download.php?T=ayHRq18digoWOBbSn43VleVn2f-](https://secure.justattach.com/download.php?T=ayHRq18digoWOBbSn43VleVn2f-PuZ6xE01HgAIIAvB5Qe0CcB3EWsDln1dLvYhTmHejB46FWjaFKuuu-6mVqw)

[PuZ6xE01HgAIIAvB5Qe0CcB3EWsDln1dLvYhTmHejB46FWjaFKuuu-6mVqw](https://secure.justattach.com/download.php?T=ayHRq18digoWOBbSn43VleVn2f-PuZ6xE01HgAIIAvB5Qe0CcB3EWsDln1dLvYhTmHejB46FWjaFKuuu-6mVqw)

Please note that 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.

Thank you

May Chua

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3859 | Fax No. : 6507 3849 | Email: maychua@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Monday, 16 March 2020 4:29 PM

To: May Chua <maychua@msfirstcapital.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D20000800MFSH/1 // EXPRESS SETTLEMENT

Dear May,

Enclosed herewith a copy of third party's video footage for your reference.

We would like to request a copy of insured's video for our viewing.

Thank you.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: May Chua [<mailto:maychua@msfirstcapital.com.sg>]

Sent: Tuesday, 11 February 2020 5:32 PM

To: Mei Kwan (LKKAuto)

Cc: Admin A; Jia Le (LKK Auto)

Subject: RE: SURVEY ASSESSMENT - D20000800MFSH/1 // EXPRESS SETTLEMENT

Dear Sir / Madam,

We refer to your email dated 08.02.2020

My view on the liability is "Without Prejudice", Liability Uncleared (Bola 24).

Appreciate that you can obtain a copy of third party's video footage for our reference.

SH6500S's GIA report:-

SHC6978D's GIA report:-

Thank you

May Chua
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3859| Fax No. : 6507 3849 |Email: maychua@msfirstcapital.com.sg |Company Regn. No. 195000106C
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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Saturday, 8 February 2020 4:36 PM

To: May Chua <maychua@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20000800MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20000800MFSH

LKK REF: CC4/FCI20002107/Fda3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SHB 6978D on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is 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

From: Admin-D (LKKAuto)
Sent: Wednesday, 5 February 2020 2:13 PM
To: 'CWS Motor Claims'; assignments; Admin A
Cc: 'May Chua'
Subject: RE: SURVEY ASSESSMENT - D20000800MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1, #02-25 | S(408933)

From: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Wednesday, 5 February, 2020 2:03 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; May Chua
<maychua@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D20000800MFSH/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.