

Re: Finalisation -GBF2384Z**Asher Sng (LKKAuto) <AsherSng@lkkauto.com>**

Thu 11/12/2020 5:05 PM

To: Paul Antony Fernandez <claim1@clauto.com.sg> 1 attachments (4 MB)

D20000898 VF.mp4;

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir/Mdm,

We refer to the above matter.

We attached here with a copy of our insured's video footage for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client changed lane and collided into our insured vehicle.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

*Best Regards,***Asher Sng** | Case Handler**LKK Auto Consultants Pte Ltd**email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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.

From: Paul Antony Fernandez <claim1@clauto.com.sg>**Sent:** Tuesday, March 3, 2020 11:16 AM**To:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>**Subject:** Fwd: Finalisation -GBF2384Z

Morning Asher,

Thanks for highlighting the mistake and I have done the addendum online.

Attached herewith is the front page of the GIA for your reference and

retention, please.

Regards,

Paul Antony Fernandez
Insurance Claims Assistant

CL Auto Pte Ltd
48 Toh Guan Road East
#02-125 Enterprise Hub,
Singapore 608586
DID:(65) 67950960
FAX:(65) 67950920
EMAIL: claim1@clauto.com.sg

----- Original Message -----

Subject: Finalisation -GBF2384Z

Date: 2020-03-02 14:00

From: Paul Antony Fernandez <claim1@clauto.com.sg>

To: ashersng@lkkauto.com

Cc: Rasul <rasul@lkkauto.com>

Good Day Ms Asher Sng.

Please read our letter attached reference to the above-captioned subject matter.

We look forward to a prompt reply from your office.

Thank you very much

Best Regards,
Paul Antony Fernandez
Insurance Claims Assistant

CL Auto Pte Ltd
48 Toh Guan Road East
#02-125 Enterprise Hub,
Singapore 608586
DID:(65) 67950960

FAX:(65) 67950920

EMAIL: claim1@clauto.com.sg

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Best Regards,
Paul Antony Fernandez
Insurance Claims Assistant

CL Auto Pte Ltd
48 Toh Guan Road East
#02-125 Enterprise Hub,
Singapore 608586
DID:(65) 67950960
FAX:(65) 67950920
EMAIL: claim1@clautocom.sg

RE: SURVEY ASSESSMENT - D20000898MFSH/1 // EXPRESS SETTLEMENT

Merina Chia <MerinaChia@msfirstcapital.com.sg>

Tue 10/20/2020 12:26 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Dear Asher,

We are agreeable on your proposal to reject the claim.

Please proceed on WP basis and let us have your survey report & invoice upload to CWS.

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.

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Tuesday, 13 October 2020 4:08 PM

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

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

Subject: Re: SURVEY ASSESSMENT - D20000898MFSH/1 // EXPRESS SETTLEMENT

Your ref: **D20000898MFSH**

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 7393J (OI) & GBF 2384Z (TP) ON 07/12/2019

We refer to the above matter.

Based on insured video, insured travel within its own lane with third party tried to make a lane changed collided into insured vehicle.

We are of the opinion that BOLA 15 shall be applied and the liability in not third party favour.

In view of the above, we are intending to reject TP claim.

For your approval/ comments/ instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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.

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Friday, May 22, 2020 5:48 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000898MFSH/1 // EXPRESS SETTLEMENT

Dear Asher

Please find attached the video footage as requested.

This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

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.

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: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Monday, 4 May 2020 3:37 pm
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: SURVEY ASSESSMENT - D20000898MFSH/1 // EXPRESS SETTLEMENT

Hi Merina,

We refer to the above matter.

Both party reported conflicting version, we would like request for insured video to review the liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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.

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Sunday, February 16, 2020 12:48 PM
To: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20000898MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20000898MFSH

LKK REF: CC4/FCI20002393/R1ea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle GBF 2384Z 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 Asher and she can be contacted at DID: 6841 6051.

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 | fax: 67414108

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

From: Admin-D (LKKAuto)

Sent: Tuesday, 11 February 2020 9:32 AM

To: 'CWS Motor Claims'; assignments

Cc: 'Merina Chia'; Admin A

Subject: RE: SURVEY ASSESSMENT - D20000898MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer will arrange.

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]
Sent: Tuesday, 11 February 2020 8:58 AM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims; Merina Chia
Subject: PRI: SURVEY ASSESSMENT - D20000898MFSH/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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