## Jasper Chua (LKK Auto)

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

Sent: Tuesday, 20 October 2020 11:31 AM

**To:** Jasper Chua (LKK Auto)

Cc: Admin A

Subject: RE: <EXPRESS SETTLEMENT) Your Ref: D20001013MFSH - LKK REF

CC4/FCI20002821/Aba3q2

## Dear Jasper,

Your approval to negotiate from \$4,566.45-\$5,250.45.

• Loss of rental - \$120-\$160.50 x 5-8 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: <a href="mailto:merinachia@msfirstcapital.com.sg">merinachia@msfirstcapital.com.sg</a> | 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 <a href="http://www.msfirstcapital.com.sg">http://www.msfirstcapital.com.sg</a> 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: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Sent: Thursday, 24 September 2020 10:25 AM

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

Cc: Motor Claims <a href="mailto:AmotorClaims@msfirstcapital.com.sg">MotorClaims@msfirstcapital.com.sg</a>; Admin A <a href="mailto:Admin-a@lkkauto.com">Admin-a@lkkauto.com</a>

Subject: RE: <EXPRESS SETTLEMENT) Your Ref: D20001013MFSH - LKK REF

CC4/FCI20002821/Aba3q2

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured vehicle from taxi stand entering main road.

Summary to offer to repairer **N-51 AUTOMOTIVE PTE LTD** is as follows:

TP CLAIMED				REVISED -TO OFFER	
Cost of Repair (w/gst)	\$	10,434.21	\$	3,959.00	

Loss of Rental (160.50 x			(160.50 x 8
10 days)	\$ 1,605.00	\$ 1,284.00	days)
Loss of Use (150.00 x 2			
days)	\$ 300.00	TBA	
LTA Search	\$ 7.45	\$ 7.45	
<b>Proposed Total</b>	\$ 12,346.66	\$ 5,250.45	

## Breakdown of days is as follows:

Recommended repair days	5
Weekends / Downtime	3
<b>CLAIM DAYS</b>	8

For your approval and/or further instruction please.

Thank you.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

**Sent:** Friday, 17 April, 2020 12:09 PM

To: Vic (LKKAuto) Cc: Admin A

Subject: RE: <EXPRESS SETTLEMENT) Your Ref: D20001013MFSH - LKK REF

CC4/FCI20002821/Aha3

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: <a href="mailto:merinachia@msfirstcapital.com.sg">merinachia@msfirstcapital.com.sg</a> | 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 <a href="http://www.msfirstcapital.com.sg">http://www.msfirstcapital.com.sg</a> 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: Thursday, 26 March 2020 3:13 pm

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

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com> Subject: RE: <EXPRESS SETTLEMENT) Your Ref: D20001013MFSH - LKK REF

CC4/FCI20002821/Aha3

Dear Merina,

We refer to the subject matter.

Please find attached documents as requested:

- Marked TP Estimate
- **Preliminary Advise**

Liability: 100% (BOLA NIL)

Remarks: TP VIDEO FOOTAGE IN. Insured vehicle from taxi stand entering main road.

For your approval and/or further instruction 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: Thursday, 12 March, 2020 11:10 AM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: <EXPRESS SETTLEMENT) Your Ref: D20001013MFSH - LKK REF

CC4/FCI20002821/Aha3

Dear Vic,

Please let us have the prelim report before we comment 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) < <u>vicalpeh@lkkauto.com</u>>

Sent: Wednesday, 11 March 2020 9:23 AM

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

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

Subject: <EXPRESS SETTLEMENT) Your Ref: D20001013MFSH - LKK REF CC4/FCI20002821/Aha3

Dear Sir/Madam,

We refer to the above matter.

Liability: 100% (BOLA NIL)

Remarks: TP VIDEO FOOTAGE IN. Insured vehicle from taxi stand entering main road.

We are still pending for the TP Estimate for our Preliminary Advise.

Kindly let us have your approval on liability.

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.