



WITHOUT PREJUDICE

Letter of Demand

Your Ref : SHC7706R
Our Ref : OPR/06022020/TP-10438 - SKN7350P
Date : 06/03/2020

MS FIRST CAPITAL INSURANCE LIMITED
BLK 36 ROBINSON ROAD
#16-01 CITYHOUSE
Singapore - 068877

Attn : Motor Claim Department

Subject : ACCIDENT INVOLVING VEHICLE NUM : SKN-7350-P, SHC7706R ON 06/02/2020 AT ALOLNG ECP > JURONG

MS First Capital Insurance Limited

Claim No.: D20/985/EW/Am (copy) Date: 10/3/2020
 O-I-C : Etc 1000
 TEL: 6507 3848

We are looking into your claim and will respond as soon as possible.
 We wish to re-inspect your / your vehicle and its contents.
 Please give us 1 week notice on a working day.
 Kindly quote our Claims No. for future reference.

Dear Sir / Madam,

We would like to append our losses as follows :-

	AMOUNT (\$)
1. Repair Cost	2,166.58
2. Loss Of Rental (4 days)	569.24
3. Miscellaneous - GIA fee	29.00

TOTAL 2,764.82

Enclosed : Copies of Repair Cost Invoice, Rental Agreement, GIA Search Invoice & GIA Report for your perusal and kind attention.

Kindly look into the matter and revert to us as soon as possible.

Thank you,

Yours faithfully,

Joyce Choo

CLAIM DEPARTMENT

DID : 66547920

FAX : 65477390

EMAIL : joyce.choo@ethozgroup.com

Date : 12/02/2020

To : **ETHOZ PROTECT PTE LTD**
(/) 30, Bukit Batok Crescent, Singapore 658075
() 50, Gul Crescent, Singapore 629543
() 22, Tampines Street 92, Singapore 528876

From : **LEONG CHONG**
(Name of Owner & Policyholder/Authorising Party**)

CLAIM VEHICLE NO. : SKN7350P

ACCIDENT DATE : 06/02/2020

LOCATION : ECP > JURONG

OTHER VEHICLE (S) : SHC7706R
(IF ANY)

1. I¹ hereby authorise **ETHOZ PROTECT PTE LTD** ("ETHOZ") to :-
- a. proceed with the repairs (the "Repair") to the above accident (the "Accident") damaged vehicle (the "Vehicle"); and
- * b. act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle (the "Damage") from my insurer in question (the "Insurer") until the Claim is wholly completed, settled and/or resolved. [Claim against own insurer(s)].
- * b. act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle and/or ** bodily injury sustained as a result of the Accident (collectively known hereinafter as the " Damage ") from the Third Party and/or Third Party Insurer in question (collectively known as the " Third Party ") until the Claim is wholly completed, settled and/or resolved. [Claim against Third Party].
2. I confirm that ETHOZ's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the Insurer/Third Party** and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the Claim and any or all such other tasks concerning the settlement, resolution and/or completion of the Claim;

Leong

¹ Where authorising party is not vehicle owner and polirholder.

*

I am duly authorised by the owner and policyholder of the Vehicle to enter into this Agreement with ETHOZ on his behalf. Unless the context otherwise requires, any references to "me"."my", "I" and the like in this Agreement shall be taken to mean the vehicle owner and policyholder.

Page 1 of 3

*Tick where applicable.
** Delete as appropriate.

EXCEPT :-

- a. such matters or tasks that the Insurer/Third Party** and/or the law requires me to personally attend to; and
 - b. the due submission of the Claim to the Insurer (where applicable)
3. I understand if I submit a claim of whatever nature to my own insurer(s) FOURTEEN (14) days after the Accident (or such other time stipulated by my own insurer(s) and/or the law), such claim will not or may not be accepted by my own insurer.
4. I further confirm and accept that :-
- a. To the extent permitted by law :-
 - i. I will indemnify and keep ETHOZ indemnified in connection with or arising from the Claim; and
 - ii. That notwithstanding this Agreement or otherwise, under no circumstances will I (jointly or severally) in any manner hold ETHOZ liable for losses/damages of whatever nature arising from or in connection with the Claim.
5. b. ETHOZ does not guarantee and never represented that the Insurer/Third Party** will fully indemnify me for the Damage and/or the Repair's costs **AND**, that I shall be and continue to be liable to ETHOZ for the whole of the Repair's costs.
6. I agree and accept "ETHOZ's Deposit refund policy". If the final successful percentage of indemnity/contribution/liability from or of the Insurer/Third Party** in respect of the Repair's costs to me is: -
- a. 50% and below - **NO REFUND**
 - b. 100% - **FULL REFUND**
7. I shall inform and forward to ETHOZ all correspondence and letters received by me from the Insurer/Third Party**, any other insurer, solicitors, governmental authorities and/or, any other relevant party.
8. I shall fully co-operate with and act expeditiously on any requests by ETHOZ, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to ETHOZ for the full repair costs and the expenses incurred (directly or indirectly) by ETHOZ in connection with the Claim.
9. I shall not: -
- a. respond to correspondence and letters; and
 - b. negotiate agree or accept any offer from the Insurer/Third Party** or any other relevant party; without consultation of and expressed approval from ETHOZ

For

10. In consideration hereof (including without limitation ETHOZ's agreeing to repair the Vehicle and defer demanding payment of the Repair's cost), I wholly assign to ETHOZ all proceeds of the Claim for: -

- a. the Repair's costs; and
- b. damage, compensation, interest, costs (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the Accident, Repair and/or Claim;

which ETHOZ shall be further entitled to apportion in its absolute withany excess being paid by ETHOZ to me as it deems fit in its absolute discretion.

11. I further confirm that payment to ETHOZ or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good and effective discharge of the payment obligations by any party of the aforesaid proceeds of my Claim And that I shall not be authorised in law to receive payment.



Owner & Policyholder's Signature/Company Stamp (if applicable); or **
Authorising Party's Signature/Company Stamp (if applicable)
Name: LEONG CHONG
NRIC No.: S2504516E
Designation:
Address:



Witness' Signature RAKESWARAN ANAND
Name:
NRIC No.:
Designation: MOTOR CLAIMS SALES EXECUTIVE
Address: C/O 30 BT BATOK CRESCENT SINGAPORE 658075

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000985MFSH/1
ACCIDENT DATE : 06/02/2020
ACCIDENT LOCATION : ECP TOWARDS CITY BEFORE TANJONG PAGAR
INSURED : CITYCAB PTE LTD
INSURED DRIVER : TAN HENG LEE
INSURED VEHICLE : SHC7706R
INVOLVED PARTY : SKN7350P
SETTLEMENT SUM : \$2,623.58

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : LEONG CHONG

Signature and Date :



WITNESS : *Rakeswaran Anand*

Signature and Date :



*** This Discharge Voucher applies only to be the claimant's Claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

TAX INVOICE

MS FIRST CAPITAL INSURANCE LIMITED
BLK 36 ROBINSON ROAD
#16-01 CITYHOUSE
SINGAPORE - 068877

Tax Invoice : WS 2007/OPR0646
Invoice Date : 20-Jul-2020
Ref. No. : 20020596
GST No. : M2-0057587-3

VEHICLE NO. : SKN-7350-P
ACCIDENT DATE : 06/02/2020

MAKE & MODEL : HYUNDAI ELANTRA 1.6 AT ABS D/AB 2WD 4DR Page 1

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING 100 % SUCCESSFUL CLAIM FOR VEH NO. SKN-7350-P ACCIDENT ON 06/02/2020 AS FOLLOWS :-			
REPAIR COSTS			2,024.84
LOSS OF RENTAL			400.00
GIA FEE			27.10
7 % GST			171.64

Total (S\$)	2,623.58
--------------------	-----------------

E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ PROTECT PTE LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : JOYCE CHOO
DID : 66547920
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your Invoice No. on the back of your cheque.

Customer Name : MS FIRST CAPITAL INSURANCE LIMITED
Reference. No. : 20020596
Tax Invoice : WS 2007/OPR0646
Invoice Date : 20-Jul-2020
Invoice Amount : S\$ 2,623.58
Payment Due Date : 20-Jul-2020
Cheque No. : _____

ETHOZ PROTECT PTE LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075



TAX INVOICE

LEONG CHONG
BLK 511 JURONG WEST ST 52
#10-53
SINGAPORE - 640511

Tax Invoice : WS 2003/OPR0131
Invoice Date : 06-Mar-2020
Ref. No. : 20020596
GST No. : M2-0057587-3

VEHICLE NO. : SKN-7350-P
ACCIDENT DATE : 06/02/2020

MAKE & MODEL : HYUNDAI ELANTRA 1.6 AT ABS D/AB 2WD 4DR

Page 1

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING REPAIR COST FOR THE ABOVE VEHICLE			2,024.84
7 % GST			141.74

Total (S\$) 2,166.58

E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ PROTECT PTE LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : JOYCE CHOO
DID : 66547920
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your invoice No. on the back of your cheque.

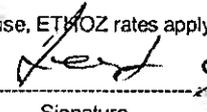
Customer Name : LEONG CHONG
Reference. No. : 20020596
Tax Invoice : WS 2003/OPR0131
Invoice Date : 06-Mar-2020
Invoice Amount : S\$ 2,166.58
Payment Due Date : 06-Mar-2020
Cheque No. : _____

ETHOZ PROTECT PTE LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075



ETHOZ Group Ltd	ETHOZ
GST NUM : M2-0057587-3 UEN : 198104531H	HA NUM : HA-179407
HIRING AGREEMENT	
Vehicle No. : SLC-8521-C Make & Model : MAZDA 3 1.5 (A) SEDAN STANDARD	

Hirer : LEONG CHONG	ERP Num : 1126648196
NRIC : ****516E	Nationality : SG
DOB : 16/08/1959	Home
Address : BLK 511 JURONG WEST ST 52 #10-53 SINGAPORE - 640511	Office
Email :	HP : 97313818
	Fax

RENTAL RATE	No of days : 4 Start : 24/02/2020 Return : 28/02/2020	CHARGES
Daily : S\$133.00 / Day	DEPOSIT	Rental Payable : S\$532.00
CDW : NIL	Amount : S\$1,000.00 Payment Mode :	
EXCESS SINGAPORE : S\$2,000.00	RENTAL PAYMENT	
FUEL Full tank premium grade fuel upon return. Otherwise, ETHOZ rates apply.	Mode :	GST @7% : S\$37.24
Signature: 	Delivery : SELF DRIVE OUT @ HQ ON 24/02/2020	Amount Due : S\$569.24
PAI : NIL	Collection : SELF DRIVE IN @ HQ ON 28/02/2020	
	Remarks : ACCIDENT VEHICLE: SKN-7350-P An additional Excess of S\$1,000 on top of the stipulated excess for drivers with less than 2 years driving experience or above 60 years of age.	

DRIVER DETAILS			
Name	: LEONG CHONG	NRIC	: ****516E
DOB	: 16/08/1959		
Address	: BLK 511 JURONG WEST ST 52 #10-53	Nationality	: SG
Contact No	: 97313818(HP)		

HIRER'S DECLARATION

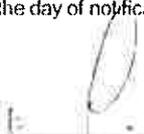
I/we agree to the terms and conditions above and as set out overleaf.
If I/we do not agree by credit card use, my/our signature here is
document to be

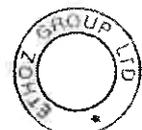
Upon notification that your vehicle is ready for collection, you are to return SLC-8521-C MAZDA 3 1.5 (A) SEDAN STANDARD within the day. Failing which, daily rental rate of S133 will apply from the day of notification.

Authorized Signatory & Company Stamp

Signature: 
Name: CHONG
Date: 28/2/2020



Signature: 



For ETHOZ Group Ltd
RAKESWARAN ANAND
Prepared By : Toh Yi Xin
TEL : 66547892
FAX : 66547545



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**
6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-025796
Date of Request: 12/02/2020

Your Ref No: RAKESWARAN ANAND (BUKIT BATOK)

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 06/02/2020
Place of Accident: ALOLNG ECP > JURONG
Client Vehicle No: SKN7350P

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**
6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-025911
Date of Request: 12/02/2020

Your Ref No: RAKESWARAN ANAND (BUKIT BATOK)

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Date of Accident: 06/02/2020
Vehicle No: SKN7350P
Place of Accident: ALOLNG ECP > JURONG
Involving Vehicle No: SHC7706R

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHC7706R	ALOLNG ECP > JURONG	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque

Khanchna (LKK Auto)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Thursday, 23 April 2020 2:34 PM
To: Khanchna (LKK Auto)
Cc: Serene Ler
Subject: RE: MANDATE REQUEST ON QUANTUM AND LIABILITY - D20000985MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002876/Eka3 [Accident between SKN 7350P & SHC 7706R (FCI) on 06/02/2020]

Without Prejudice

YOUR REF: D20000985MFSH/1
LKK REF: CC4/FCI20002876/Eka3

Dear Khanchna,

On without prejudice and without admission of liability, we offer settlement as follows:

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 4,036.21	\$ 2,166.58
2. Loss of Rental (4 days x \$133)(w/GST)	\$ 569.24	\$ 400.00 ~ 428 (4 days x \$100)
3. GIA Search Fee	\$ 29.00	\$ 29.00
Total	\$ 4,634.45	<u>\$ 2,595.58 ~ 2,623.58</u>

To settle \$2,623.58 at best.

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@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.

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Monday, 20 April 2020 10:40 am

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

Cc: Serene Ler <SereneLer@msfirstcapital.com.sg>; Merina Chia <MerinaChia@msfirstcapital.com.sg>;

Admin A <admin-a@lkkauto.com>

Subject: MANDATE REQUEST ON QUANTUM AND LIABILITY - D20000985MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002876/Eka3 [Accident between SKN 7350P & SHC 7706R (FCI) on 06/02/2020]

YOUR REF: D20000985MFSH/1
LKK REF: CC4/FCI20002876/Eka3

Dear Sir/Madam,

We refer to the above matter.

This is a head to rear collision (BOLA 27). We opine liability is down against Insured.

We seek your approval to offer third party repairer "**ETHOZ GROUP PTE LTD**" at **\$2,623.58 ~ 2,709.18 (all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 4,036.21	\$ 2,166.58
2. Loss of Rental (4 days x \$133)(w/GST)	\$ 569.24	\$ 428.00 ~ 513.60 (4 days x \$100~\$120) (w/GST)
3. GIA Search Fee	\$ 29.00	\$ 29.00
Total	\$ 4,634.45	<u>\$ 2,623.58 ~ 2,709.18</u>

Surveyor recommended 4 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Saturday, April 18, 2020 4:17 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Serene Ler <Serener@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20000985MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002876/Eka3

Dear Khanchna,

Attached is a copy of the TP LOD FYNA.

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg
|Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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From: Eric Woo
Sent: Friday, 17 April 2020 5:34 pm
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>; CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20000985MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002876/Eka3

Dear Khanchna,

We already received LOD from WS last month and had been chasing for the final survey report.

Please advise when you can get back to us on the final survey report as it's more than a month already.

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg
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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Friday, 17 April 2020 5:32 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000985MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002876/Eka3

Dear Eric,

We will expedite on this.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@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: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Friday, April 17, 2020 5:27 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000985MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002876/Eka3

Dear Khanchna / Mei Kwan,

Would greatly appreciate if you can assist to provide a copy of the final survey report on urgent basis.

Thank you.

Eric Woo
Motor Claim Department

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

A Member of **MS&AD Insurance Group**

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From: Eric Woo
Sent: Tuesday, 7 April 2020 7:30 pm
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000985MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002876/Eka3

Dear Khanchna,

Kindly refer to email below.

Please assist to provide a copy of the final survey report.

Thank you.

Eric Woo
Motor Claim Department

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|Company Regn. No. 195000106C
A Member of **MS&AD Insurance Group**

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, March 27, 2020 9:23 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000985MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002876/Eka3

Dear Sirs / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Khanchna,

Kindly assist.

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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Thursday, 26 March, 2020 11:28 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: SURVEY ASSESSMENT - D20000985MFSH/1 // EXPRESS SETTLEMENT

Dear Mei Kwan,

Kindly provide us a copy of the final survey report.

Thank you.

Eric Woo

Motor Claim Department

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

A Member of  Insurance Group

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