RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Re: SURVEY ASSESSMENT -D20001302MFSH/1 // ACCIDENT INVOLVING SHC 212U AND SMP 463J ON 02/03/2020

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

Mon 4/20/2020 2:00 PM

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

Dear Asher,

We are agreeable on 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: 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: Monday, 20 April 2020 1:14 pm

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

Subject: Re: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Re: SURVEY ASSESSMENT - D20001302MFSH/1 //

ACCIDENT INVOLVING SHC 212U AND SMP 463J ON 02/03/2020

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Hi Merina,

We refer to the email below.

Our surveyor mention that the video not able to tell if third party vehicle have previous damaged.

However third party damaged is consistent with the accident.

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

Sent: Monday, April 20, 2020 1:00 PM

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

Subject: RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Re: SURVEY ASSESSMENT - D20001302MFSH/1 //

ACCIDENT INVOLVING SHC 212U AND SMP 463J ON 02/03/2020

Dear Asher.

Please kindly confirm if damages consistent with accident.

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) < <u>AsherSng@lkkauto.com</u>>

Sent: Thursday, 16 April 2020 9:16 am

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

Subject: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Re: SURVEY ASSESSMENT - D20001302MFSH/1 // ACCIDENT INVOLVING SHC 212U AND SMP 463J ON 02/03/2020

Claim No:D20001302MFSH/1

LKK Ref: CC4/FCI20003639/Uea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 212U AND SMP 463J ON 02/03/2020

We refer to the above matter.

Liability:100%

Remark:B:27 OID REAR ENDED TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | 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: Thursday, April 2, 2020 10:29 AM

To: Asher Sng (LKKAuto) < <u>AsherSng@lkkauto.com</u>> Subject: RE: SURVEY ASSESSMENT - D20001302MFSH/1

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 <u>party.</u>

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

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

Sent: Thursday, 2 April 2020 10:12 AM

To: Merina Chia < MerinaChia@msfirstcapital.com.sg> Subject: RE: SURVEY ASSESSMENT - D20001302MFSH/1

Hi Merina,

We refer to the above matter.

Our surveyor need a copy of insured video footage to do a accurate assessment on the damaged to third party vehicle as insured reported third party have "previous damaged"

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)

From: Asher Sng (LKKAuto)

Sent: Friday, 13 March 2020 9:02 AM

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

Subject: RE: SURVEY ASSESSMENT - D20001302MFSH/1

Hi Merina,

We refer to the above matter.

Our surveyor need a copy of insured video footage to do a accurate assessment on the damaged to third party vehicle as insured reported third party have "previous damaged"

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)

From: Mei Kwan (LKKAuto) < <u>Meikwan@lkkauto.com</u>>

Sent: Thursday, 12 March 2020 10:05 AM

To: 'Merina Chia' < <u>Merina Chia@msfirstcapital.com.sg</u>>

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

Subject: RE: SURVEY ASSESSMENT - D20001302MFSH/1

YOUR REF: D20001302MFSH LKK REF: CC4/FCI20003639/Uea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SMP 463J 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: <u>MeiKwan@lkkauto.com</u> | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto) < admin-d@lkkauto.com >

Sent: Thursday, 5 March, 2020 10:30 AM

To: 'CWS Motor Claims' < cwsmotorclaims@msfirstcapital.com.sg; assignments

<assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'Merina Chia' < MerinaChia@msfirstcapital.com.sg >

Subject: RE: SURVEY ASSESSMENT - D20001302MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

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, 4 March, 2020 3:46 PM To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg; Merina Chia

< <u>MerinaChia@msfirstcapital.com.sg</u>>

Subject: PRI: SURVEY ASSESSMENT - D20001302MFSH/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.