

## Khanchna (LKK Auto)

---

**From:** Jason Tea <JasonTea@msfirstcapital.com.sg>  
**Sent:** 2 September 2020 4:57 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: D20001311MFSH CTPL TPD1 JN - CT20030050 SHC2059H DOA: 03/03/2020 Our Reply to Insd Driver

Dear Khanchna,

Please write to Insured on our Behalf and CC a copy to us. We need to inform our Insured CTPL on this.

Thanks for your help. Please include your fees if any in your invoice to us.

Regards  
Jason Tea  
Motor Claims

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.

With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg).

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on **Work From Home arrangement**.

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:  
[motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)

Thank you and have a nice day.

---

**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Wednesday, 2 September 2020 4:45 pm  
**To:** Jason Tea <JasonTea@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** FW: D20001311MFSH CTPL TPD1 JN - CT20030050 SHC2059H DOA: 03/03/2020 Our Reply to Insd Driver

Dear Jason,

We refer to the above matter.

Kindly be informed that our surveyor has already spoken with the Insured driver (Mr. Wong). Our surveyor (Taufikh) tried to explain to him but Insured driver kept saying that the Third party sketch is wrong and it is a fraud claim. Insured driver also requested for clear photos of the damage.

Below is our draft e-mail to Insured driver.

Please advice whether we can proceed to send the e-mail to Insured or whether you will send the e-mail to our Insured driver instead.

Thank you.

Regards,  
Khanchna

---

**\*\*\*DRAFT\*\*\***

Dear Mr. Wong,

We refer to the above matter and your telephone conversation with our surveyor Mr. Taufikh.

Our surveyor has already seen your accident video footage and accident report and he is of the opinion that the damages to the third party vehicle are consistent to the nature of accident reported.

As requested, we attach here with the damage photos during our inspection and our surveyor's explanation is below:-

- Photo No 3 and 4 shows the screw that was attached to the front bumper was pulled off.
- Photo 4 also shows the hole that was damaged on the front bumper. The number plate was screwed onto the bumper so when your taxi reversed and its side hit onto the front bumper with the number plate, it pulled of the number plate from the front bumper causing the big hole to the third party vehicle.
- Photo No 5 is the radiator grille and Photo No 6 shows closeup that it was a cut graze.

Should you have any queries, kindly let us have them in writing within the next 7 days and we will seek further instruction from M/s First Capital.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Sent:** 25 August 2020 9:03 AM

**To:** Wong L B <[wonglb4588@gmail.com](mailto:wonglb4588@gmail.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Doris Lim Puay Noi <[doris\\_lim@cdgtaxi.com.sg](mailto:doris_lim@cdgtaxi.com.sg)>

**Subject:** RE: D20001311MFSH CTPL TPD1 JN - CT20030050 SHC2059H DOA: 03/03/2020 Our Reply to Insd Driver

Dear Mr Wong,

Our surveyor will contact you regarding this matter as they are engaged by us to survey the TP vehicle and will be in a better position to answer to your Query.

Dear Khanchna,

Refer to my email to you this morning, please get a surveyor to contact our insured driver on his query to the damages to the Third Party Vehicle.

Regards  
Jason Tea  
Motor Claims

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.

With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg).

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on **Work From Home arrangement**.

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:  
[motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)

Thank you and have a nice day.

**From:** Wong L B <[wonglb4588@gmail.com](mailto:wonglb4588@gmail.com)>  
**Sent:** Monday, 24 August 2020 4:50 pm  
**To:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Subject:** Re: D20001311MFSH CTPL TPD1 JN - CT20030050 SHC2059H DOA: 03/03/2020 Our Reply to Insd Driver

Hi, after meeting with Doris and watching the video replay last week, the damages of the 3rd party vehicle plus the sketch, I do not agree with the surveyor findings.

Thanks.

On Mon, 17 Aug 2020, 20:27 Jason Tea, <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)> wrote:

Dear Mr Wong,

We refer to your email dated 17 August 2020.

LKK is our appointed surveyor to survey the Third Party Vehicle at the workshop when the Third Party submit the claim to us to survey the vehicle.

The Photos that our surveyor have taken are before the repair of the Third Party Vehicle.

**Please forward us the photos that you have that mentioned that have so much difference so that we can forward to our surveyor can take a look and explain to you.**

The Third party Damage is verified against your vehicle damage photos when you reported the accident and our surveyor have confirmed the damages are consistent. There were blue colour paint marks in our surveyor photos. Refer to your SAS report 2 photos that shows your vehicle damage.

As per my last email to you that Wearnes is the distributor/agent workshop for Volvo Vehicle, our surveyor have reduced the repair cost from \$13,376.90 to \$4,750.77 (before GST) for repair to Third Party Vehicle.

"Our surveyor reply:

Dear Mr. Jason,

We refer to the above matter and your e-mail below.

Our surveyor commented that he is of view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. Please refer to the photos that our surveyor circled in red (as attached).

According to our surveyor, only two big items were changed (i.e. Front bumper torn (Photo 3) and Radiator grille cut graze, where blue marks from the Insured taxi can be seen (Photo 2 ) ).

As for other small parts, our surveyor opine that they are necessary like clips and sensor holder.

We hope this clarifies."

Please advise us where you do not agree.

I have attached your vehicle photos that we received in your SAS report.

Please revert back to us by 24 August 2020, if not we will based on our Survey recommendations to settle the matter at best.

Regards

Jason Tea

Motor Claims

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.

With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg).

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on **Work From Home arrangement**.

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:

[motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)

Thank you and have a nice day.

**From:** Wong L B <[wonglb4588@gmail.com](mailto:wonglb4588@gmail.com)>

**Sent:** Monday, 17 August 2020 6:15 pm

**To:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** Re: D20001311MFSH CTPL TPD1 JN - CT20030050 SHC2059H DOA: 03/03/2020 Our Reply to Insd Driver

Jason, I don't know where your surveyor got those photos from bcoz I still have the photos which is so much different.

Unfortunately, I don't agree with your findings and will report these matters to appropriate authority.

On Mon, 17 Aug 2020, 16:34 Jason Tea, <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)> wrote:

Dear Mr Wong,

We refer to our telephone conversation last week, I have inform you that I will check with our surveyor then we can revert back to you

We have received a reply from our surveyor that we appointed to survey the TP Vehicle last Friday. I need some time to look into the reports before replying to you.

**Our Surveyor have confirmed that the Damages to the Third Party (TP) Vehicle is consistent and as such we have to settle the TP Claim based on our surveyor recommendations.**(refer to attached email and Survey Report.)

We will also request the TP to make an addendum to his SAS report to correctly report how the accident occurs, as the head to head collision is not correct as the TP did not know how the accident occurs.

Please take note that the Third Party have sent his vehicle to WEARNES AUTOMOTIVE PTE LTD (Agent workshop for Volvo VOLVO S90) that partly why the repair cost will be higher than outside workshop,

Dear Doris,

For your information and records on our reply to our Insured Driver Mr Wong.

Jason Tea

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 | Fax No. : 6507 3849 | Email: [JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg) | Company Regn. No. 195000106C

### **A Member of 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

*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:** Doris Lim Puay Noi <[doris\\_lim@cdgtaxi.com.sg](mailto:doris_lim@cdgtaxi.com.sg)>

**Sent:** 17 August 2020 14:12

**To:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** D20/1311/CTPL/JN - CT20030050 SHC2059H DOA: 03/03/2020

Dear Jason

We refer to the MS FCI LOD.

Our driver, WONG LIANG BENG called thru hotline claimed that he spoken to you on the 3rd party SAS sketch plan which was not tally with his accident report.

He claimed that you will email him on the updates. Please look into the matter and reply him.

Regards

Doris Lim

Fleet Safety Department

ComfortDelGro Taxi

DID: 6550 8606/ Hotline: 6550 8768

#ComfortUnited, Together We Can Overcome

---

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

CityCab Pte Ltd Registration No. 199502839G

Comfort Transportation Pte Ltd [Registration No. 199303821R]

---

----- Forwarded message -----

From: "Khanchna (LKK Auto)" <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

To: Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

Bcc:

Date: Fri, 14 Aug 2020 04:05:58 +0000

Subject: RE: Hold Settlement - D20001311MFSH // EXPRESS SETTLEMENT- Accident between SCQ 5599G & SHC 2059H (FCI) on 03/03/2020

Dear Mr. Jason,

We refer to the above matter and your e-mail below.

Our surveyor commented that he is of view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. Please refer to the photos that our surveyor circled in red (as attached).

According to our surveyor, only two big items were changed (i.e. Front bumper torn (Photo 3) and Radiator grille cut graze, where blue marks from the Insured taxi can be seen (Photo 2) ).

As for other small parts, our surveyor opine that they are necessary like clips and sensor holder.

We hope this clarifies.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Sent:** 11 August 2020 2:35 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Hold Settlement - D20001311MFSH // EXPRESS SETTLEMENT- Accident between SCQ 5599G & SHC 2059H (FCI) on 03/03/2020

Dear Khanchna.

Please hold all negotiation first.

Our Insured Mr Wong called up, checking on the damage consistency of the TP Vehicle. Please ask the survey who survey this vehicle to comment on the TP damages first.

Our Insured vehicle SHC2059H is reversing and his vehicle left front grazed vehicle SCQ5599G front.

Jason Tea

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 | Fax No. : 6507 3849 | Email: [JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg) | Company Regn. No. 195000106C

## A Member of 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

*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.*