

Khanchna (LKK Auto)

From: Mei Kwan (LKKAuto)
Sent: Thursday, 19 March 2020 9:04 AM
To: Khanchna (LKK Auto)
Subject: FW: MSFCIL ref: D20001227MFSH (Property Damage Claim)- Acc on 26/02/2020 involving SHD6569X (CT20020544) & Cyclist Along Telok Kurau Road Towards Joo Chiat Place

From: Jason Tea <JasonTea@msfirstcapital.com.sg>
Sent: Tuesday, 17 March, 2020 10:02 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>
Subject: RE: MSFCIL ref: D20001227MFSH (Property Damage Claim)- Acc on 26/02/2020 involving SHD6569X (CT20020544) & Cyclist Along Telok Kurau Road Towards Joo Chiat Place

Dear Mei Kwan,

Please send me the survey report and invoice.

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 | 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: Jason Tea
Sent: 11 March 2020 16:34
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: FW: MSFCIL ref: D20001227MFSH (Property Damage Claim)- Acc on 26/02/2020 involving SHD6569X (CT20020544) & Cyclist Along Telok Kurau Road Towards Joo Chiat Place

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 | 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: Jason Tea

Sent: 06 March 2020 15:51

To: annwei mak <annwei.m@gmail.com>

Subject: RE: MSFCIL ref: D20001227MFSH (Property Damage Claim)- Acc on 26/02/2020 involving SHD6569X (CT20020544) & Cyclist Along Telok Kurau Road Towards Joo Chiat Place

Dear Mr Mak,

We refer to our telephone conversation.

We are in view that liability is 70% against our Insured driver and 30% against yourself. (refer to the guide we are following)

We will be appointing surveyor to survey your bicycle, please talk to the workshop to fix a convenient time to survey the vehicle.

Hence we await for your email confirmation in order for us to arrange survey to your bicycle basing on the above documents submitted.

For your medical bills that you have submitted to us we will work out together after the confirmation of the repairs to your bicycle.

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 | 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: Jason Tea
Sent: 02 March 2020 09:37
To: annwei mak <annwei.m@gmail.com>
Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>; Fleet Safety <fleetsafety@cdgtaxi.com.sg>
Subject: RE: MSFCIL ref: D20001227MFSH (Property Damage Claim)- Acc on 26/02/2020 involving SHD6569X (CT20020544) & Cyclist Along Telok Kurau Road Towards Joo Chiat Place

Dear Mr Mak,

Thanks for the detailed description of how the accident happened.

We are in the midst of the investigation and after we have viewed the video if any, we will get back to you on liability of the accident.

We are sorry for what our Insured Taxi SHD6569X had caused you and your wife.

We wish you a speedy recovery.

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 | 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: annwei mak <annwei.m@gmail.com>
Sent: 28 February 2020 20:47
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>; Fleet Safety <fleetsafety@cdgtaxi.com.sg>
Subject: Re: MSFCIL ref: D20001227MFSH (Property Damage Claim)- Acc on 26/02/2020 involving SHD6569X (CT20020544) & Cyclist Along Telok Kurau Road Towards Joo Chiat Place

Hello Jason,

Thank you for the prompt follow up.

Written is my detailed account of the accident that occurred at about 2PM on the 26th of February 2020 :

My spouse and I were on waiting on the Green man at the pedestrian crossing at the cross junction of Joo Chiat Place and Telok Kurau Road. She moved off during the green man and noticed a Taxi negotiating a fast left turn towards her instead of stopping even when the light is in our favour. She slammed her brakes in the midst of crossing (She has already left the pedestrian pavement and is on the road), and the vehicle drove by, nearly missing her. It was fortunate that she reacted in time or she would have

been run over by the moving taxi. I was slightly behind her, and my attention being on the incident, did not have adequate time to re-act to it. I slammed into the left rear side of the taxi, (there was a loud crash) and was thrown forward and almost flung sideways as the taxi was still moving during the impact.

We noticed that the taxi did not stop, despite seemingly slowing down after the crash.

The driver continued driving forward. I got back on my bicycle to pursue the driver and took a picture of his vehicle just in case he fled the scene of the accident. Due to a congestion caused by vehicles turning into Parkway East hospital (it was a one lane road), he was forced to stop. I went to the left side of his car and signalled for him to pull over but he refused to, even though he saw me. He then proceeded to turn into Parkway East Hospital to pick up passengers.

I turned into the hospital with the taxi and stopped my bicycle in front of his car. My spouse caught up with me then. I tried to talk to him about the incident while he was still in his car. He then unwound his window blatantly saying "I did not see". The incident should have been caught on his front dash camera.

He proceeded to wind up his window after that and ignored us. As he seemed unwilling to resolve the matter or communicate with us further, I told him that I will file a report and rode away.

It was then I noticed that my bicycle was not working the way that it was previously.

I called CityCab after the incident to lodge a report after the incident.

I went to see a doctor on the 28th of Feb as I was having a headache, neck, shoulder, and wrist pain since I woke up on Thursday. I did not consult a doctor on Thursday as I hope that I will recover naturally. I was given a 3 Days Medical leave from the Doctor and told to return for a review if the pain persists.

I have attached the invoice and MC of my Doctor's consultation.

In regards to the damaged bicycle, I have since sent it to the local distributor/service center for inspection and it turns out that the damage was more extensive than expected to restore the bicycle back to its original condition. I will also have to pay for a full assessment report to be generated (This will not be immediate and will take a couple of days).

I do not have the Invoice of the bicycle at the moment but, the distributor has offered to trace it and prepare it for me. This Bicycle was purchased from Attitude Bikes Pte Ltd. (Also the local distributor/service center of the Bicycle). The frame is by Nicolai Bicycles, Taylor made with fully customised parts.

I will forward you the Invoice and assessment report as soon as I have received it from the bicycle distributor.

I hope that what I have currently will assist your investigations and expedite the claim process.

It has been a traumatising experience for my spouse and myself.

Additionally, I do not have a working bicycle now which I use in my daily commute to work and riding during my leisure time.

In the meantime, do not hesitate to contact me if you have any questions or if any more details are required.

Regards,
Ann Wei Mak
91908097

On Fri, Feb 28, 2020 at 2:17 PM Jason Tea <JasonTea@msfirstcapital.com.sg> wrote:

Without Prejudice

Our ref. D20/1227/TPD1/JN (kindly quote our reference when corresponding with us)

Dear Mr Mak,

ACCIDENT INVOLVING Cyclist & SHD6569X ON 26/02/2020 ALONG TELOK KURAU ROAD TOWARDS JOO CHIAT PLACE

We refer to the above matter and write as insurers of vehicle no.SHD6569X.

We apologies for the inconvenience that the above accident has caused you.

Strictly on without prejudice basis, in order for us to assess your claims, we would require you to forward the complete documents to us.

The required documents are:

1. Your letter of claims itemize with claim amounts (if you have the receipt of your bicycle purchase will be good, if not we need make,model of your bicycle, year brought, at what price and from where)
2. Photos of your damage bicycle
3. Police Report lodged by claimant, so that the Traffic Police can investigate into the matter (if unable to log a police report, we need your particulars and narration of how the accident happened)
4. Any other documents to substantiate your claims (if any)

For your information we are still investigating into the matter and can only reply to you once we have completed the investigations, meanwhile you may collate the above and submit to us via email

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 | 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: Jason Tea

Sent: 28 February 2020 13:58

To: Doris Lim Puay Noi <doris_lim@cdgtaxi.com.sg>; Hannah Lim Mei Jiao <hannah_lim@cdgtaxi.com.sg>

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

Subject: MSFCIL ref: D20001227MFSH (Property Damage Claim)- Acc on 26/02/2020 involving SHD6569X (CT20020544) & Cyclist Along Telok Kurau Road Towards Joo Chiat Place

Dear Doris/Hannah,

Please advise whether there is any video footage in our Insured Vehicle.

We need the video footage to assess liability, as there is a direct bicyclist claimant.

Thanks

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 | Company Regn. No. 195000106C

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: Fleet Safety <fleetsafety@cdgtaxi.com.sg>

Sent: Thursday, 27 February 2020 2:40 PM

To: ANNWEI.M@GMAIL.COM <ANNWEI.M@GMAIL.COM>

Cc: CTPL@msfirstcapital.com.sg <CTPL@msfirstcapital.com.sg>

Subject: (Property Damage Claim)- Acc on 26/02/2020 involving SHD6569X (CT20020544) & Cyclist Along Telok Kurau Road Towards Joo Chiat Place

Dear Mr Mark

We are sorry to hear of the unpleasant incident you and your wife have encountered with one of our drivers.

Our driver has filed the report.

We have accordingly informed our insurers, MS First Capital Insurance Ltd, and they are currently investigating into this accident.

Strictly on a without prejudice basis, please quantify your claim, with the necessary supporting documents and submit to our insurer for consideration. The details of our insurer are as follows:

MS First Capital Insurance Ltd

36 Robinson Road

#16-01 City House

Singapore 068877

Tel: 6507 3848 (main line)

The Officer-in-Charge, Ms Serene Ler, can be contacted at Tel: 65073580 (DID) or email: CTPL@msfirstcapital.com.sg

Thank you.

Regards

Carol Chen

Fleet Safety Department

Hotline Contact No: 6550 8768

ComfortDelGro Taxi

"Start your day with road safety in mind"



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]