

Jasper Chua (LKK Auto)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Tuesday, 23 June 2020 11:50 AM
To: Jasper Chua (LKK Auto)
Cc: Admin A; Serene Ler
Subject: RE: SURVEY ASSESSMENT - D20001535MFSH/1/SHC7079S // EXPRESS SETTLEMENT

Without Prejudice

Dear Jasper,

Please proceed to reject TP claim since OI video footage clearly showed that TP reversed.

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.

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: Tuesday, June 23, 2020 10:15 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Serene Ler <Sereneler@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20001535MFSH/1/SHC7079S // EXPRESS SETTLEMENT

Dear Eric,

Based on the video footage, it's likely to show that third party were reversing his vehicle while insured is making a U-turn. Third party vehicle were illegally reversing on the main road.

Kindly have your approval/ further instructions whether we are able to reject third party claim

Thanks

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: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Monday, 22 June 2020 6:26 PM
To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Serene Ler <Sereneler@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20001535MFSH/1/SHC7079S // EXPRESS SETTLEMENT

WITHOUT PREJUDICE
SAVE AS TO COST

Dear Sir/Mdm,

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 party.

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.

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: Monday, 22 June 2020 11:56 am
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20001535MFSH/1 // EXPRESS SETTLEMENT

Dear Sir/Madam,

We refer to the above matter.

Liability: Conflicting version

Remarks: Insured report third party reversing while he was making a U-turn , third party report she was stationary alone the extreme left lane

Kindly assist to get insured's video footage .

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: Mei Kwan (LKKAuto)

Sent: Friday, 27 March, 2020 7:22 PM

To: 'Rachel Wu'

Cc: Vic (LKKAuto); Admin A

Subject: RE: SURVEY ASSESSMENT - D20001535MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001535MFSH

LKK REF: CC4/FCI20004335/Kha3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SGF 1310J on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

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

Sent: Monday, 23 March, 2020 8:55 AM

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

Cc: 'Rachel Wu' <RachelWu@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20001535MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer will arrange.

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

From: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Friday, 20 March 2020 5:18 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Rachel Wu <RachelWu@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D20001535MFSH/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.



This email has been checked for viruses by AVG antivirus software.
www.avg.com

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)
Sent: Thursday, 25 June 2020 4:03 PM
To: claims@kkimhin.com.sg
Cc: Admin A
Subject: RE: Your ref : SGF 1310J / LKK ref : CC4/FCI20004335/Kba3 / Accident involving SGF 1310J and SHC 7079S on 14/03/2020.
Attachments: Capture.JPG; CC20030269 SHC7079S 14-03-2020 PAF_Segment_0_x264.mp4

Without Prejudice

Dear Sir/ Madam,

ACCIDENT INVOLVING SGF 1310J & SHC 7079S ON 14/03/2020.

Please be informed that our principal had further reviewed the matter and based on the available information at hand, our insured's video clearly showed that your client were reversing his vehicle while our insured is making a U-turn. Your client's vehicle were illegally reversing on the main road.

Kindly refer to our insured's statement and video footage as attached for your reference.

As such, we have our principal's instruction and that we are unable to look into your client's claim.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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 party.

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: Jasper Chua (LKK Auto)
Sent: Monday, 22 June 2020 12:04 PM
To: claims@kkimhin.com.sg
Cc: Admin A <admin-a@lkkauto.com>

Subject: Your ref : SGF 1310J / LKK ref : CC4/FCI20004335/Kba3 / Accident involving SGF 1310J and SHC 7079S on 14/03/2020.

WITHOUT PREJUDICE

Dear Sir/ Madam ,

We refer to the above matter.

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence yet to substantiate either party's version. Enclosed here with in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, kindly forward to us the **any evidences** from your client to support your claim.

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)