

Hsiao Tong (LKKAUTO)

From: Serene Ler <Serener@msfirstcapital.com.sg>
Sent: Friday, 17 July 2020 10:29 AM
To: Hsiao Tong (LKKAUTO); Heng Ding Chao
Cc: Admin A
Subject: RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Hsiao Tang,

You have our mandate to proceed to settle at best \$2,867.45 (all in).

Thanks & Regards,

Serene Ler

Motor Claims

MS First Capital Insurance Limited

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

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3580 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: motor_claims@msfirstcapital.com.sg | Website: 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, 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.

*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.

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data.

Please refer to www.first-insurance.com.sg for details of PDPA Personal Data Collection Statement.

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Thursday, 9 July 2020 9:51 am

To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Your ref : **D20001713MFSH/1**

Our ref : CC4/FCI20004770/Gps3q2

Dear Sirs,

ACCIDENT INVOLVING SHD 3287D(MS FCI) AND GY 9999U(TP) ON 27/03/2020

We refer to the above matter.

This is a 3 vehicles chain collision whereby our insured was the last car. In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

Third party claimant had decided to repair the car instead of claiming total loss.

We seek your approval to offer repairer "VFIX AUTO SERVICE PTE LTD" at **\$2,867.45(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 28,602.49	\$ 2,140.00
2. Loss of Rental (39days x \$80.00)	\$ 3,120.00	\$ 720.00 (9days x \$80.00)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 31,729.94	<u>\$ 2,867.45</u>

Surveyor recommended 7 days for repair + 1Sunday + 1PRS = 9days

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

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.

Best Regards,
Hsiao Tong, Chew (Ms) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |
S(408933)

From: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Sent: Wednesday, 8 July 2020 11:26 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Sir/Mdm,

Attached is the LOD sent by the workshop for this case. Kindly send in the survey report and proposal for express settlement for my perusal. Thank You.

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

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We appreciate your kind understanding. Stay safe.

From: Joanne Yong

Sent: Friday, 17 April 2020 2:54 PM

To: chewht@lkkauto.com

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Sir,

Pls proceed express settlement. You may prepare propose claim settlement for me to approval.

Thank you

Regards,

Joanne Yong

Motor Claim Department



Change of email address

joanneyong@msfirstcapital.com.sg

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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We appreciate your kind understanding. Stay safe.

From: chewht@lkkauto.com <chewht@lkkauto.com>

Sent: Friday, 17 April 2020 1:28 pm

To: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Joane,

Yes. Third party is willing to do express settlement.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Sent: Friday, 17 April 2020 1:02 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Sir,

Do the TP still want to do express settlement with you.

Thank you

Regards,

Joanne Yong

Motor Claim Department



Change of email address

joanneYong@msfirstcapital.com.sg

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We appreciate your kind understanding. Stay safe.

From: chewht@lkkauto.com <chewht@lkkauto.com>

Sent: Friday, 17 April 2020 11:49 am

To: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Joanne,

We refer to your below email.

Please be informed that third party had decided not to repair the vehicle and proceed with total loss. (see attached)

We have informed third party to submit LOD with all the supporting docs once it is ready for our further action.

Please advise if we shall continue express settlement for this matter.

Thanks.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Sent: Thursday, 16 April 2020 3:32 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Hsiao,

The COR is recommend by our surveyor. TP workshop unable to agree we are also unable to accept their propose offer. In that case is unable to do express settlement as such please submit your surveyor report as per normal without any express settlement.

Thank you

Regards,

Joanne Yong

Motor Claim Department



Change of email address

joanneying@msfirstcapital.com.sg

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We appreciate your kind understanding. Stay safe.

From: chewht@lkkauto.com <chewht@lkkauto.com>

Sent: Thursday, 16 April 2020 3:14 pm

To: Joanne Yong <joanneying@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Joanne,

Please be informed that this is TP case and the nett value is \$2,000.00. However third party workshop does not agreed and propose \$5,000.00 for repair.

Kindly let us have your instruction for our further action.

Thanks.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Joanne Yong <joanneying@msfirstcapital.com.sg>

Sent: Thursday, 16 April 2020 12:38 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Sir,

Can you advise why you recommend the COR at \$2000 and the workshop keep insist to get that parts that is expensive.

Thank you

Regards,

Joanne Yong
Motor Claim Department



Change of email address

joanneyong@msfirstcapital.com.sg

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We appreciate your kind understanding. Stay safe.

From: chewht@lkkauto.com <chewht@lkkauto.com>

Sent: Thursday, 16 April 2020 12:32 pm

To: Joanne Yong <Joanneyong@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Joanne,

Kindly refer to the attached email from third party repairer for your reference.

Third party rejected our offer of \$2,000.00 and proposed \$5,000.00 for repair cost.

Kindly advise further mandate/instruction.

Thanks.

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.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Joanne Yong <JoanneYong@msfirstcapital.com.sg>
Sent: Wednesday, 15 April 2020 2:37 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Sir,

Refer to your email below.

We will base surveyor recommendation on the repair. Please proceed for express settlement.

Thank you
Regards,

Joanne Yong
Motor Claim Department



Change of email address
joanneYong@msfirstcapital.com.sg

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We appreciate your kind understanding. Stay safe.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, 14 April 2020 10:34 am
To: Joanne Yong <JoanneYong@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

YOUR REF: D20001713MFSH/1
LKK REF: CC4/FCI20004770/Gps3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle GY 9999U on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- PARF & COE Rebate
- TP GIA Report
- Photographs of TP vehicle in its damaged condition

Our surveyor is of the view that the repair limit for third party's van is **\$2,000.00**. However third party repairer proposed **\$5,000.00** for repair cost.

In view of this, we would like to seek your mandate/ instruction on the repair limit/repair cost in order for us to advise third party repairer.

Appreciate your early reply.

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.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Wednesday, 1 April 2020 4:00 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; JOANNEYONG@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT - D20001713MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

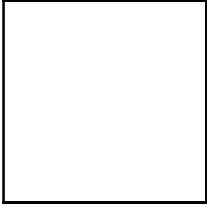
Please find attached the necessary documents for survey.

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

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