

Subject: Re: A Third Party Claim for The Acccident on 23 April, 2015 between Transcab License Plate No. SHC 5995K & My Car License Plate SJZ2709X (Lexus IS250C) - Part 1

From: Lisa Widjaja (widjaja_lisa@yahoo.com)

To: Kavitha@first-insurance.com.sg;

Date: Monday, June 8, 2015 5:19 PM

Dear Ms. Kavitha,

Following to our telephone conversation today and as per your advised, enclosed is the quotation of my car repair prepared by my preferred workshop for First Capital. As the repair requires 4 working days, I will need a rental car to commute to my work place. I will send you the quotation for the car rental soonest possible.

I shall await for your favorable reply soonest possible.

Many thanks & best regards,

Lisa Widjaja
Mobile: (65) 96708154

On Wednesday, May 27, 2015 3:26 PM, Lisa Widjaja <widjaja_lisa@yahoo.com> wrote:

Dear Kavitha,

Kindly confirm when is the surveyor report is to be delivered to you, including their advise on the repair cost and no of days it will take to repair. Also will appreciate it if you may send me a copy of the report for transparency purposes. I trust that First Capital will resolve this matter amicably soonest possible to prevent any dispute and legal involvement unnecessarily.

Many thanks & best regards,

Lisa Widjaja

On Tuesday, May 26, 2015 12:05 PM, Lisa Widjaja <widjaja_lisa@yahoo.com> wrote:

Dear Ms. Kavitha,

Thank you for your prompt reply and your proposal for 50:50 basis.

I regret to inform you that am looking for Third Party Claim of 100%. For avoidance of doubt, I am confident that I am driving on my lane but the cab driver accelerated to the left and hit the right side of my front car. As you can see from my picture taken that there is the mark of my red car paint at the left side of his cab wheel rim, as well as scratches at the left back passenger door, which shows evidence that the cab driver has misjudge his and my car position at the point of the accident. I will not take on his lane as I can easily view his car from my right side. Also, the cab driver was so rude showing his middle finger immediately as he alight from his cab and yelling at me that I went into his lane. I kept cool as I don't see the benefit of arguing with him and I was confident that I am not at fault.

Additionally, the authorized workshop has estimated about 4-5 days of repair so I will require rented car as well during the repair period which I will want to claim to First Capital as well. I trust that First Capital is a reputable and professional insurer and your fair evaluation is greatly appreciated. I shall await for your confirmation on the outcome prior to my repair.

Please do not hesitate to contact me at 96708154 for further discussion and information.

Many thanks & best regards,

Lisa Widjaja

On Tuesday, May 26, 2015 11:37 AM, Kavitha Chockalingam <Kavitha@first-insurance.com.sg> wrote:

WITHOUT PREJUDICE

Dear Lisa,

Our surveyor will advice us on repair cost and no of days it will take to repair. Please note that the survey was done on a WP basis.

In view of the circumstances of the accident, we are willing to negotiate settlement at 50:50 basis. Please advice if your are agreeable to this and we shall procee accordingly.

If you are not agreeable, you may wish to proceed repairs under you policy policy first.

Thank you.

Best regards,

Kavitha Chockalingam

Motor Claims Department

First Capital Insurance Limited

DID: 65073853

kavitha@first-insurance.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: Lisa Widjaja [mailto:widjaja_lisa@yahoo.com]**Sent:** Tuesday, May 26, 2015 10:53 AM**To:** Kavitha Chockalingam**Subject:** Re: A Third Party Claim for The Acccident on 23 April, 2015 between Transcab License Plate No. SHC 5995K & My Car License Plate SJZ2709X (Lexus IS250C) - Part 1

Dear Kavitha,

The surveyor has come to survey and take picture of my vehicle yesterday, kindly advise how long is the process for the Third Party Claim and when can I repair my car.

Your advise is greatly appreciated.

Many thanks & best regards,

Lisa Widjaja

Mobile: (65) 96708154

On Monday, May 25, 2015 1:05 PM, Lisa Widjaja <widjaja_lisa@yahoo.com> wrote:

RESEND.

Will send you the other images.

Many thanks & best regards,

Lisa Widjaja

On Monday, May 25, 2015 11:11 AM, Lisa Widjaja <widjaja_lisa@yahoo.com> wrote:

Dear Ms. Kavitha,

I refer to my email on 22 May, 2015 (please refer the copy below for your reference), and our telephone conversation earlier today.

At your request enclosed is the images of the damages for both vehicles taken at the accident scene by myself for your reference. For avoidance of doubt, the accident happened when I was inside my left lane (the first lane from the left) at Handy Road going to Plaza Singapura from Orchard Road, and suddenly the cab driver accelerate from my right to cut into my lane because he was alighting his passengers (1 Chinese Lady) at the left curb. So, immediately I stopped behind his cab at Handy Road across The Cathay Building, to exchange our particulars. I have also attached the cab driver's Driving License.

Kindly advise on the appointment schedule of your surveyor to come and view my car soonest possible, and you have confirmed verbally today that the surveyor cost is at First Capital cost for the Third Party Claim.

Please do not hesitate to contact if you need further information and clarification on the abovementioned matter.

Thank you for your kind assistance and understanding. I will also appreciate it if you may send me acknowledgement receipt upon receiving this email for my record.

Best regards,

Lisa Widjaja

On Friday, May 22, 2015 12:04 PM, Lisa Widjaja <widjaja_lisa@yahoo.com> wrote:

Dear Ms. Kavitha,

I refer to the abovementioned matter and our telephone conversation this morning.

On 24 April, 2015, I went to Borneo Motors (an authorized workshop) to report on the accident for a Third Party Claim and Mr. Patrick has attended to my case. He advised me to wait for his update as he will do the necessary submission and processing, prior to the proposed repair on my car damages. On 18 May, 2015, Mr. Patrick had informed me that he had spoken with the person in charge of the accident from Transcab issuer (First Capital) that the cab driver has a recorded video footage of the accident as an evidence, and I demand my rights as the owner of the vehicle, as well as the driver during the accident, to view it if any.

As I required my vehicle to be repair soonest possible, and I understand from my Insurer's guideline of making a third party claim, that I should contact the Third Party Insurer to request them to conduct a survey of my vehicle, prior to the required repair of

my vehicle. For clarification purposes, **the cost of surveyor is to be borne by First Capital**. I, Lisa, can be contacted at 96708154 for confirmation of the arrangement as I am still driving my car everyday to work. Therefore, you may wish to arrange with the surveyor to survey my car at my office (Hong Leong Building, 16 Raffles Quay) on weekdays, Monday - Friday from 9am to 6pm, and kindly confirm with me.

On another note, I may provide you my car repair quotation by my selected workshop when required.

I hope to hear your confirmation soonest possible.

Many thanks & best regards,

Lisa Widjaja
Mobile: (65) 96708154