

Jasper Chua (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Monday, 28 September 2020 11:09 AM
To: Jasper Chua (LKK Auto)
Cc: Admin A
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - D20002019MFSH) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Jasper.

Your approval to negotiate from \$2,015.22-\$2,078.13.

- Loss of rental - \$75.82 x 1.5-2 days
- Loss of income - \$50.00 x 1.5-2 days

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD Insurance Group**

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.

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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Friday, 11 September 2020 9:00 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Motor Claims <MotorClaims@msfirstcapital.com.sg>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - D20002019MFSH) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver reversed and hit TP.

Summary to offer to repairer **TRANS-CAB AUTO SERVICES PTE LTD** is as follows:

TP CLAIMED	REVISED -TO OFFER
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Cost of Repair (w/gst)	\$ 26,752.85	\$ 1,819.00
Loss of Rental (\$81.13 x 2 days)	\$ 162.26	\$ 162.26
Loss of Income (\$50.00 x 2 days)	\$ 100.00	\$ 100.00
LTA Search Fee	\$ 7.49	\$ 7.49
Proposed Total	\$ 27,022.60	\$ 2,088.75

Breakdown of days is as follows:

Recommended repair days	2 Days
-------------------------	--------

For your approval and/or further instruction please.

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Monday, 8 June 2020 2:37 PM

To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - D20002019MFSH) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Jasper,

We are agreeable with your proposal on liability.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856

| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Monday, 8 June 2020 12:45 pm
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - D20002019MFSH) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Merina,

We refer to the explanation on the damages consistency from below.

Liability: 100% (BOLA NIL)

Remarks: Insured vehicle reversed and hit third party.

Kindly let us have your approval on liability.

Thank you.

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,

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)



Save the Earth. Print only when necessary.

From: Bryan Ang (LKKAuto)
Sent: June 8, 2020 9:54 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Merina Chia <MerinaChia@msfirstcapital.com.sg>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - D20002019MFSH) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Merina

I refer to your email pertaining to the damage consistency.

The video provided by TP had showed that there was contact between both vehicles. If you look at the railings on the right side of the screen, you will notice jerky image captured of the railings at the 2sec mark of the video recording. TP vehicle was initially stationary and any jerky or shaky image captured of fixed objects indicates that the TP vehicle "had shook or shake" and this will indicate that there was contact between both vehicles.

The photographs taken by my surveyor at the time of inspection of the TP vehicle had showed its front number plate dented, front bumper lower grille cracked and front bumper deformed at the

area behind the front number plate. These damages were all at the lower and most protruded part of the TP vehicle, consistent to a low speed contact.

The deformity to the front bumper in the photograph shown below is a result of the front number plate being pressed inwards with force and when the force is disengaged, the area of the front bumper behind the front number plate will typically be distorted or deformed. Damages seen on the TP vehicle is consistent to the nature of this particular accident.



Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Merina Chia [<mailto:MerinaChia@msfirstcapital.com.sg>]

Sent: Thursday, 4 June 2020 3:12 PM

To: Mei Kwan (LKKAuto)

Cc: Admin A; Jasper Chua (LKK Auto)

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - D20002019MFSH) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Importance: High

Dear Mei Kwan,

Any update on the below email dated 5 May 2020?

We had just received LOD from Trans-cab.

Thank you.

Best Regards,

Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848
| DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No.
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From: Merina Chia
Sent: Tuesday, 5 May 2020 5:22 pm
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - D20002019MFSH) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Mei Kwan,

We refer to the above matter and your email below.

Our insured driver had reported. Attached GIA report for your reference.

Our insured driver reported no damage on SHC5411D. Please assist to check consistency of the damage before we confirm on the liability to proceed with express settlement.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Monday, 4 May 2020 9:04 pm

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Cc: Motor Claims <MotorClaims@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - TBA) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Sir / Madam,

TP video footage enclosed.

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.

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: Jim Soon [<mailto:JimSoon@msfirstcapital.com.sg>]

Sent: Monday, 4 May 2020 11:15 AM

To: Mei Kwan (LKKAuto); Admin A; Jasper Chua (LKK Auto)

Cc: Merina Chia; Aini Binte; Teo Swee Keong

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - TBA) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Mei Kwan,

Kindly take note that claim reference number is D20002019MFSH and our insured had not done the GIA report.

Thank You

Jim Soon

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848
| DID : 6507 3852 | Fax No. : 6507 3849 | Email: JimSoon@msfirstcapital.com.sg | Company Regn. No.
195000106C

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We appreciate your kind understanding. Stay safe.

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Monday, 4 May 2020 11:07 am

To: Jim Soon <JimSoon@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Cc: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Aini Binte <Aini@msfirstcapital.com.sg>; Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - TBA) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 26/04/2020

Dear Sir / Madam,

Doa was on 26.04.2020.

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.

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: Jim Soon [<mailto:JimSoon@msfirstcapital.com.sg>]

Sent: Monday, 4 May 2020 10:56 AM

To: Mei Kwan (LKKAuto); Admin A; Jasper Chua (LKK Auto)

Cc: Merina Chia; Aini Binte; Teo Swee Keong

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - TBA) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 28/04/2020

Dear Mei Kwan,

May I check that the date of accident is 26/04/2020 and not 28/04/2020 as TP GIA stated 26/04/2020.

Thank You

Jim Soon
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848
| DID : 6507 3852| Fax No. : 6507 3849 |Email: JimSoon@msfirstcapital.com.sg |Company Regn. No.
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We appreciate your kind understanding. Stay safe.

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Saturday, May 2, 2020 3:24 PM
To: Motor Claims <MotorClaims@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7844A (OI : FCI - TBA) and SHC5411D (TP : LKK REF - CC3/FCI20005467/Kba3) on 28/04/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SHC 5411D at M/s Trans-cab Auto Services Pte Ltd on a WP basis and TP repairer proposed for a express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- TP GIA report
- Preliminary advice

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Jasper.

To check availability of the case handler, you may contact the undersigned.

"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."

Thank you.
Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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