

Khanchna (LKK Auto)

From: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>
Sent: 10 September 2020 8:34 AM
To: Khanchna (LKK Auto)
Cc: Admin A; Karen Tan
Subject: RE: Seeking approval to reject TP claim- D20002290MFSH/1 // EXPRESS SETTLEMENT VIA LKK

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Khanchna,

Pls proceed to reject TP claim.

Thank you.

Chris Lim
Motor Claims Dept.

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.

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, 9 September 2020 3:47 pm
To: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>
Subject: Seeking approval to reject TP claim- D20002290MFSH/1 // EXPRESS SETTLEMENT VIA LKK

YOUR REF: D20002290MFSH
LKK REF: CC4/FCI20006175/Kka3

Dear Chris,

We refer to the above matter and the Insured' s accident video.

We noted from the said video that Third party had encroached into our Insured driver' s path and collided into Insured vehicle.

As such, we are of the view that liability is down against Third party as he should have kept closer to his lane when making the turn.

Suggest to reject Third party' s claim based on the above reasons.

Your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>

Sent: 7 September 2020 5:10 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: D20002290MFSH/1 // EXPRESS SETTLEMENT VIA LKK

Dear Khanchna,

Attached herewith our insured VF.

Please take note of the below:

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. All our rights are hereby reserved.

Regards

Chris Lim

Motor Claims Dept.

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

Fax: 6507 3849 | Company Reg. 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.

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Monday, 7 September 2020 4:43 pm

To: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: D20002290MFSH/1 // EXPRESS SETTLEMENT VIA LKK

YOUR REF: D20002290MFSH

LKK REF: CC4/FCI20006175/Kka3

Dear Sir/Madam,

The accident versions are conflicting as both allege the other party had encroached.

Kindly be informed that third party does not have any accident video.

Please let us have a copy of our Insured driver's accident video.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

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

Sent: 10 June 2020 11:32 AM

To: KARENTAN@MSFIRSTCAPITAL.COM.SG

Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT – D20002290MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20002290MFSH

LKK REF: CC4/FCI20006175/Kka3

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

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

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.

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: Friday, 5 June, 2020 2:57 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: KARENTAN@MSFIRSTCAPITAL.COM.SG
Subject: RE: SURVEY ASSESSMENT – D20002290MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

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

Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Friday, 5 June, 2020 2:54 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; KARENTAN@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT – D20002290MFSH/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.

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 10 September 2020 10:14 AM
To: Sharon Ten
Cc: Lily Loi; Ling Ting An; Ong Hock Kong; Admin A
Subject: REJECT TP CLAIM - TP Claims / Arrange Survey - Accident involving SJY3925L & SH9126U on 30/05/2020 *** LKK REF: CC4/FCI20006175/ka3

WITHOUT PREJUDICE

Dear Sharon,

Based on the documents at hand, we noted that the collision occurred when your client did not keep closer to his lane and collided into our Insured vehicle.

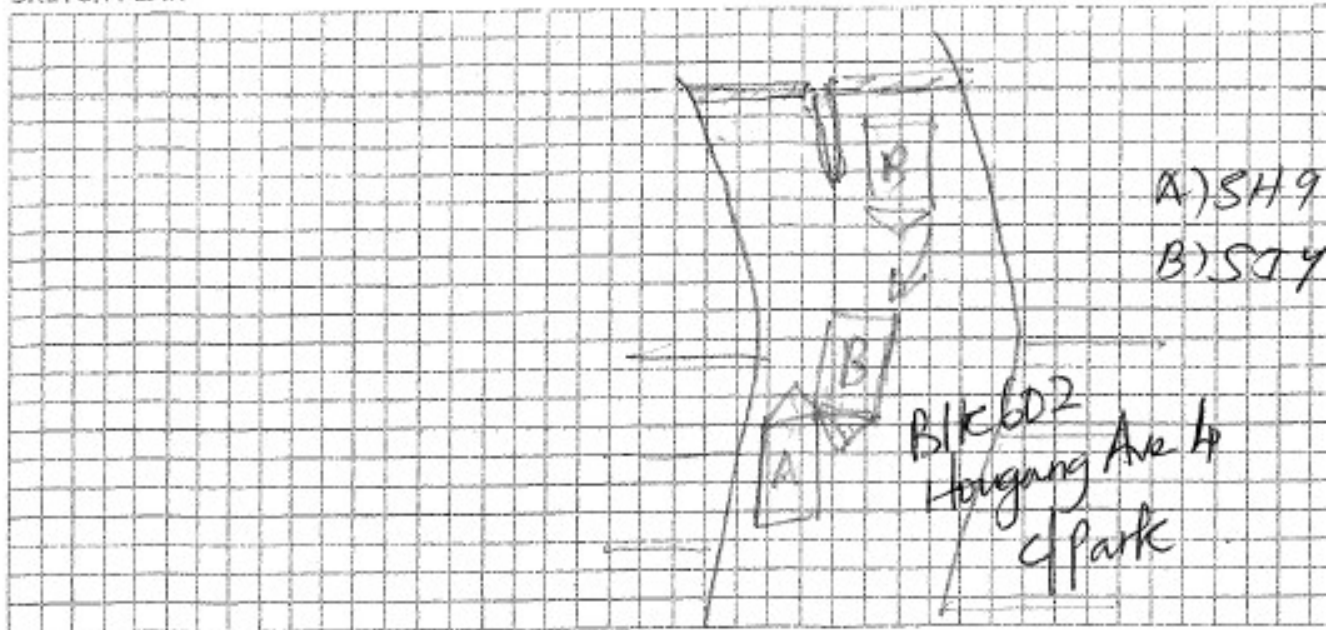
We append below Insured's accident photos and Insured's statement for your easy reference:





Sketch Plan Pg. 2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 30/5/20 at about 1510hrs when I Veh A n
travelling along the c/park driveway on the left
Veh B was approaching on the right side
on the opposite direction. We I noticed Veh
travelling more to the right of the direction
Kept to the left of my side and stopped.

As such, we opine that liability is down against your client for not keeping closer to his lane.

In view of the above, we have instructions from our principal to deny the third party claim and we are unable to look into your client's claim.

We will proceed to close accordingly.

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."

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: khanchna@lkkauto.com | Fax: 6741-4108

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

From: Sharon Ten <sharon@ow.sg>

Sent: 8 June 2020 2:33 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: TP Claims / Arrange Survey - Accident involving SJY3925L & SH9126U on 30/05/2020 *** LKK REF: CC4/FCI20006175/ka3

Without Prejudice

Dear Mei Kwan,

Thanks for your info.

Dear Khanchna,

Please advise on the liability as soon as possible.

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//WERKZ™ PTE. LTD.

Head office: 6 Kung Chong Road Singapore 159143

Branch: 9A Serangoon North Ave 5 Singapore 554500

Branch: 452 Tagore Industrial Ave Singapore 787823

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Tel: (+65) 6452 6868 **Fax:** (+65) 6452 9223

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

Sent: Friday, 5 June 2020 9:28 PM

To: Sharon Ten <sharon@ow.sg>

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Lily Loi <lily.loi@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>

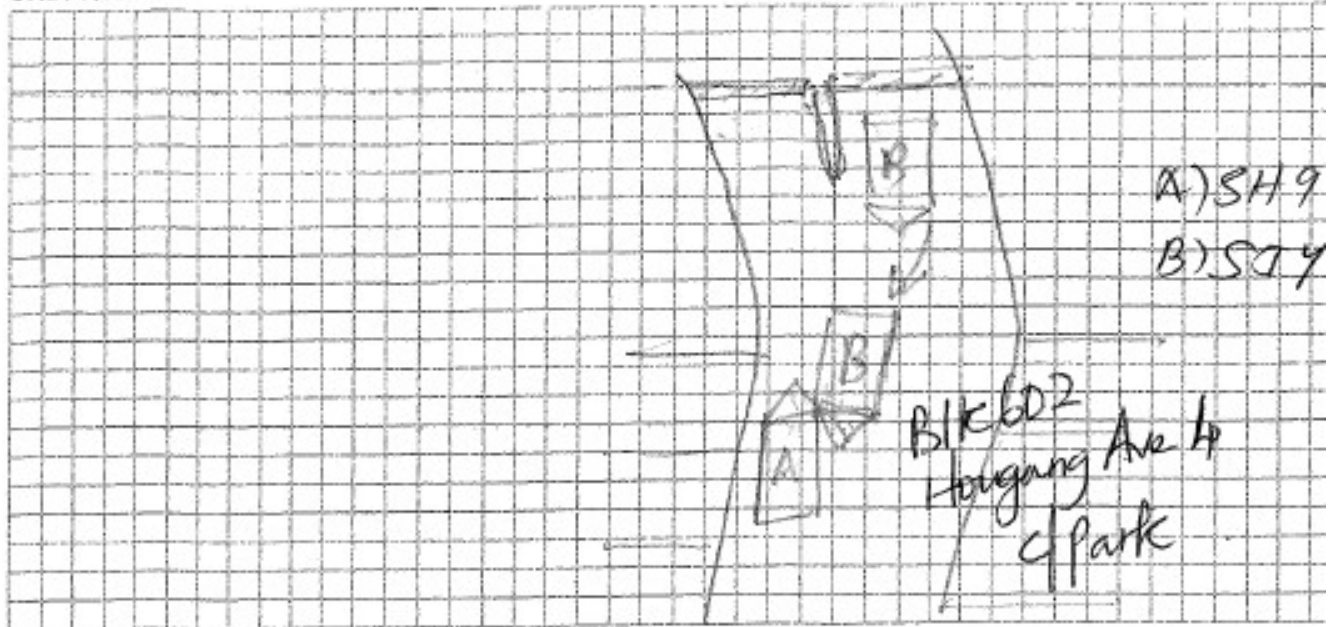
Subject: RE: TP Claims / Arrange Survey - Accident involving SJY3925L & SH9126U on 30/05/2020 *** LKK REF: CC4/FCI20006175/ka3

Dear Sirs / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 30/5/20 at about 1510hrs when I Veh A n travelling along the c/park driveway on the left Veh B was approaching on the right side on the opposite direction. We I noticed Veh travelling more to the right of the direction kept to the left of my side and stopped.

Please arrange for TP survey.

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

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

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

From: Sharon Ten [<mailto:sharon@ow.sg>]

Sent: Thursday, 4 June 2020 11:31 AM

To: Motor Claims

Cc: CWS Motor Claims; Lily Loi; Ling Ting An; Ong Hock Kong

Subject: TP Claims / Arrange Survey - Accident involving SJY3925L & SH9126U on 30/05/2020

Your Ref: SH9126U

Our Ref: SJY3925L

Dear Officer,

Has your insured reported?

Please arrange for survey as soon as possible.

Location: 9A Serangoon North Avenue 5

***Please avoid 1PM - 2PM*

Thank you.

Best Regards,

Sharon Ten (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

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