

[REJECT TP CLAIM FIRST] RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20002540MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHD 7040Y (OI) & SMC 3533P (TP) ON 11/06/2020

Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

Mon 9/7/2020 2:56 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Dear Asher,

We refer to your below email.

We agree to your recommendations on liability.

Kindly request video evidence from TP workshop, if none, then deny the claim first.

If the TP workshop will get back after denying their claim, we can agree to a 50/50 liability.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Sunday, 6 September 2020 1:27 pm

To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20002540MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHD 7040Y (OI) & SMC 3533P (TP) ON 11/06/2020

Your ref: **D20002540MFSH**

Dear Sir/Madam,

ACCIDENT INVOLVING SHD 7040Y (OI) & SMC 3533P (TP) ON 11/06/2020

We refer to the above matter.

Both parties reported third party exit from parking lot hit insured vehicle that's traveling along the drive way.

We are of the opinion that BOLA 24 shall be applied and the liability in not third party favour.

In view of the above, we are intending to reject TP claim.

For your approval/ comments/ instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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

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.

From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Friday, June 26, 2020 2:27 PM

To: MAYCHUA@MSFIRSTCAPITAL.COM.SG <MAYCHUA@MSFIRSTCAPITAL.COM.SG>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20002540MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20002540MFSH

LKK REF: CC4/FCI20006652/Kes3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SMC 3533P on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly let us have a copy of your insured's GIA report for our necessary action.

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

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,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Admin-D (LKKAuto)

Sent: Thursday, 25 June 2020 9:19 AM

To: 'Claim Workflow System'; assignments; Admin A

Cc: MAYCHUA@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20002540MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

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: Thursday, 25 June, 2020 9:14 AM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

MAYCHUA@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20002540MFSH/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.

Re: Liability for SMC3533P Your ref: D20002540MFSH Our ref: SMC3533P(D.O.A:11/06/2020)

Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Wed 9/9/2020 1:37 PM

To: City Auto <cityauto@singnet.com.sg>

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

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir/Mdm,

We refer to the above matter.

Our principal has reiterated that the accident was caused due to the entire negligence of your client move out of the parking lot and collided into insured vehicle.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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

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.

From: City Auto <cityauto@singnet.com.sg>

Sent: Monday, July 13, 2020 1:11 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: Liability for SMC3533P Your ref: D20002540MFSH Our ref: SMC3533P(D.O.A:11/06/2020)

Hi Asher,

Can we settle this case in liability 50/50?

Any video footage or evidence for this matter?

Thank you.

Best Regards,

Vronica Law

City Auto Pte Ltd
Blk 8 Sin Ming Industrial Estate,
#01-60/62 Sin Ming Road,
Singapore 575643
Tel : 6453 1235
Fax : 6453 7944

From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]
Sent: Monday, 13 July, 2020 12:30 PM
To: City Auto
Cc: Admin A
Subject: Re: Liability for SMC3533P Your ref: D20002540MFSH Our ref: SMC3533P(D.O.A:11/06/2020)

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Hi Sir,

Enclosed for your easy refernece.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

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.

From: City Auto <cityauto@singnet.com.sg>
Sent: Monday, July 13, 2020 11:47 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Liability for SMC3533P Your ref: D20002540MFSH Our ref: SMC3533P(D.O.A:11/06/2020)

Hi Asher,

Please forward us your insured's GIA report.

Thank you.

Best Regards,

Vronica Law

City Auto Pte Ltd
Blk 8 Sin Ming Industrial Estate,
#01-60/62 Sin Ming Road,
Singapore 575643
Tel : 6453 1235
Fax : 6453 7944

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]
Sent: Monday, 13 July, 2020 11:45 AM
To: City Auto
Cc: Admin A
Subject: Re: Liability for SMC3533P Your ref: D20002540MFSH Our ref: SMC3533P(D.O.A:11/06/2020)

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Hi Vronica,

We refer to the email below.

We have review the liability and is not in your clients favor.

We will seek approval from our principal to review the matter.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

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.

From: City Auto <cityauto@singnet.com.sg>
Sent: Monday, July 13, 2020 11:29 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Liability for SMC3533P Your ref: D20002540MFSH Our ref: SMC3533P(D.O.A:11/06/2020)

RE-SEND...

Hi Asher,

Any update for this case?

Kindly assist.

Thank you.

Best Regards,

Vronica Law
City Auto Pte Ltd
Blk 8 Sin Ming Industrial Estate,

#01-60/62 Sin Ming Road,
Singapore 575643
Tel : 6453 1235
Fax : 6453 7944

From: Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]
Sent: Thursday, 25 June, 2020 1:28 PM
To: City Auto
Cc: Admin A; Asher Sng (LKKAuto)
Subject: RE: Liability for SMC3533P Your ref: D20002540MFSH Our ref: SMC3533P(D.O.A:11/06/2020)

Without Prejudice

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Asher,

FYNA, our ref CC4/FCI20006652/es3

** 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,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: City Auto [<mailto:cityauto@singnet.com.sg>]
Sent: Thursday, 25 June 2020 11:53 AM
To: Admin A
Subject: Liability for SMC3533P Your ref: D20002540MFSH Our ref: SMC3533P(D.O.A:11/06/2020)

Dear Sir/Mdm,

Please let us know what is the liability for this case.

Kindly check and revert to us.

Thank you.

Best Regards,

Vronica Law

City Auto Pte Ltd

Blk 8 Sin Ming Industrial Estate,
#01-60/62 Sin Ming Road,
Singapore 575643

9/9/2020

Mail - Asher Sng (LKKAuto) - Outlook

Tel : 6453 1235

Fax : 6453 7944