### Khanchna (LKK Auto)

**From:** Serene Ler <Sereneler@msfirstcapital.com.sg>

**Sent:** 23 September 2020 2:49 PM

**To:** Su Li (LKK Auto); Chris Lim Gan Koon **Cc:** Admin A; Khanchna (LKK Auto)

Subject: RE: DENY LIABILITY - D20002699MFSH/1 // EXPRESS SETTLEMENT

Dear Su Li,

We refer to the above captioned matter.

Reference to email below from Ding Chao dated 27/7/20, kindly advise any email correspondence with third party workshop / confirmation of withdrawal so we can proceed to close file at our end.

We look forward to your soon reply.

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 3848 | 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**.

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From: Heng Ding Chao

**Sent:** Monday, July 27, 2020 2:39 PM

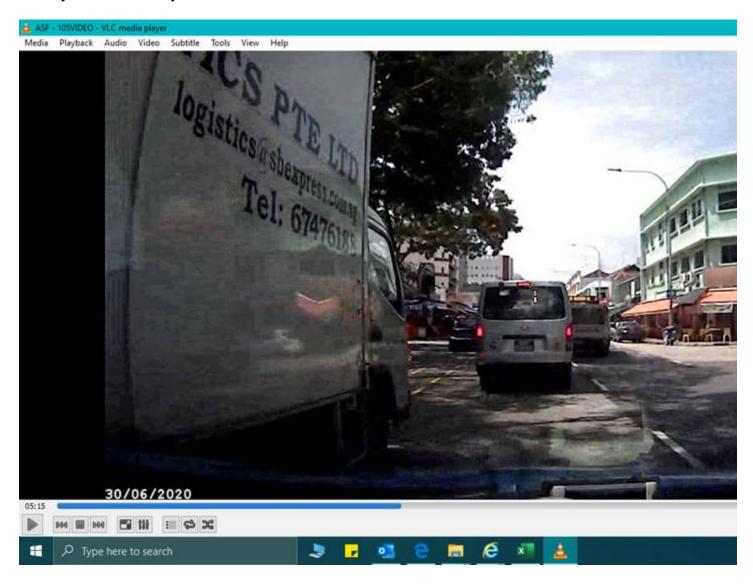
To: Su Li (LKK Auto) <suli@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com> Subject: RE: SURVEY ASSESSMENT - D20002699MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Please reject the claim as TP did not ensure that it is safe before changing lane. Attached is the screenshot of the video clearly showing that TP encroaching lane while IV was still in the way.

Kindly notify us once workshop has confirmed their withdrawal of claim and forward to us your invoice so that we may do the necessary. Thank You.



Good Day,

# Cathan Heng Ding Chao, Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 | Email: <a href="mailto:HengDingChao@msfirstcapital.com.sg">HengDingChao@msfirstcapital.com.sg</a> | Company Regn. No. 195000106C

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We appreciate your kind understanding. Stay safe.

From: Heng Ding Chao

Sent: Tuesday, 21 July 2020 11:04 AM
To: Su Li (LKK Auto) < suli@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <a href="khanchna@lkkauto.com">khanchna@lkkauto.com</a> Subject: RE: SURVEY ASSESSMENT - D20002699MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Please do not Proceed with Express Settlement, video footage provided by IV showed that TP was encroaching IV lane and is equally at fault for liability.

Good Day,

# Cathan Heng Ding Chao, Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID: 6507 3848/EXT:104| Fax No.: 6507 3849 | Email: HengDingChao@msfirstcapital.com.sg | Company Regn. No. 195000106C

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We appreciate your kind understanding. Stay safe.

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

**Sent:** Monday, 20 July 2020 3:21 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <a href="mailto:khanchna@lkkauto.com">khanchna@lkkauto.com</a> Subject: RE: SURVEY ASSESSMENT - D20002699MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20002699MFSH LKK REF: CC4/FCI20007219/Qks3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle YP 7989X on a WP basis and TP repairer proposed for a EXPRESS 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 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,

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: Monday, 13 July 2020 9:46 AM

To: 'Claim Workflow System'; assignments; Admin A
Cc: <u>HENGDINGCHAO@MSFIRSTCAPITAL.COM.SG</u>
Subject: RE: SURVEY ASSESSMENT - D20002699MFSH/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:** Wednesday, 8 July, 2020 8:03 PM **To:** <u>ASSIGNMENTS@LKKAUTO.COM</u>

**Cc:** <u>CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG</u>; <u>HENGDINGCHAO@MSFIRSTCAPITAL.COM.SG</u>

Subject: PRI: SURVEY ASSESSMENT - D20002699MFSH/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.