

Khanchna (LKK Auto)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: 24 August 2020 4:18 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: SURVEY ASSESSMENT - D20002730MFSH/1 // EXPRESS SETTLEMENT - ACC INV SLQ3705Z AND SHC8736Y ON 07.07.2020

Dear Khanchna,

You may submit your bill and close file thereafter.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | 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.

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Monday, August 24, 2020 3:41 PM
To: Karen Tan <karentan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20002730MFSH/1 // EXPRESS SETTLEMENT - ACC INV SLQ3705Z AND SHC8736Y ON 07.07.2020

Dear Ms Karen,

We refer to the above matter.

Kindly be informed that we have yet to receive any reply to our rejection e-mail dated 11/8/2020 on whether Third party will withdraw the claim or not.

Please advice if we may proceed to close the file and submit our report and invoice.

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: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: 11 August 2020 2:11 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D20002730MFSH/1 // EXPRESS SETTLEMENT - ACC INV SLQ3705Z AND SHC8736Y ON 07.07.2020

Dear Khanchna,

You may release the video footage to third party.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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

Sent: Tuesday, August 11, 2020 1:58 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

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

Subject: FW: SURVEY ASSESSMENT - D20002730MFSH/1 // EXPRESS SETTLEMENT - ACC INV SLQ3705Z AND SHC8736Y ON 07.07.2020

Dear Khanchna,

As spoken, Cathan is no longer with us.

For this case, I have copied in OIC (Ms Karen Tan) for her attention.

Aside to Karen, fya please.

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 3580 | 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: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Tuesday, 11 August 2020 1:30 pm

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

Cc: Admin A <admin-a@lkkauto.com>; Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: FW: SURVEY ASSESSMENT - D20002730MFSH/1 // EXPRESS SETTLEMENT - ACC INV SLQ3705Z AND SHC8736Y ON 07.07.2020

Dear Mr. Cathan,

We refer to the above matter and your e-mail below.

Please be informed that as instructed, we have sent rejection of third party claim to third party but they are requesting for a copy of Insured's accident video.

Kindly let us have your approval on whether we may furnish them a copy of the said 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: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Sent: 22 July 2020 3:13 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D20002730MFSH/1 // EXPRESS SETTLEMENT - ACC INV SLQ3705Z AND SHC8736Y ON 07.07.2020

Sir/Mdm,

Resend, due to send error.

Sir/Mdm,

Attached video for LKK & surveyor reference only. Video shows that IV is stationary at the point of the collision.

Subjected to Third Party evidences in proving otherwise, Third Party claim to be rejected.

Please revert when third confirms their withdrawal of claim, and at the same time, forward us the Survey Fee invoice so that we can do the needful and close the case.

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
A Member of **MS&AD Insurance Group**

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We appreciate your kind understanding. Stay safe.

From: Heng Ding Chao

Sent: Wednesday, 22 July 2020 3:09 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D20002730MFSH/1 // EXPRESS SETTLEMENT - ACC INV SLQ3705Z AND SHC8736Y ON 07.07.2020

Sir/Mdm,

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

Sent: Tuesday, 21 July 2020 12:23 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D20002730MFSH/1 // EXPRESS SETTLEMENT - ACC INV SLQ3705Z AND SHC8736Y ON 07.07.2020

YOUR REF: D20002730MFSH

LKK REF: CC4/FCI20007236/Gka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SLQ 3705Z on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

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)

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: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Monday, 13 July, 2020 3:20 PM

To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: HENGdingchao@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20002730MFSH/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: Monday, 13 July, 2020 3:11 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

HENGdingchao@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20002730MFSH/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: 11 August 2020 3:48 PM
To: Claims Dept
Cc: claims; Lucas Chow; Admin A
Subject: RE: Our Ref: SLQ 3705 Z ; LKK Ref: CC4/FCI20007237/Uka3 ; First Cap Ref : D20002730MFSH
Attachments: MVA VIDEO-0.mp4

WITHOUT PREJUDICE

Dear Sirs,

We refer to the above matter and attachments herein.

As requested, we attach herewith a copy of our Insured's accident video.

Based on documents at hand, our Insured vehicle was stationary at the point of collision. As such, we opine that the liability is down against your driver.

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.

Kindly produce more substantial evidence for our review should your good selves disagree with our assessment.

Please confirm if you will withdraw this claim.

Thank you.

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.

"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: Claims Dept <claims_rar@bifrostauto.com>

Sent: 11 August 2020 12:25 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>;
motor_claims@msfirstcapital.com.sg

Cc: claims <claims@bifrostauto.com>; Lucas Chow <assessment_ral@bifrostauto.com>

Subject: Our Ref: SLQ 3705 Z ; LKK Ref: CC4/FCI20007237/Uka3 ; First Cap Ref : D20002730MFSH

Dear Sirs,

We note that your insured has in-car cam video recording. Please forward us the footage to justify his statement and your principal's decision to deny the claim.

Thanks and best regards,

The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.

Nur'Ikhwan

Motor Claims Department

Tel: 9329 0237