


**RE: [MANDATE GIVEN for EXPRESS SETTLEMENT via LKK] - SURVEY ASSESSMENT - D20002531MFSH/1 // EXPRESS SETTLEMENT - ACC INV FP4365R AND SH7950U ON 22.06.2020**

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

Tue 7/9/2021 9:09 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

 1 attachments (348 KB)

Email from 3rd Party dd 060921.pdf;

Dear Hsiao Tong,

We refer to your below email and the contents were noted.

You may proceed to close file in your end and submit your report accordingly.

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

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

| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

**A Member of  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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*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:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Sent:** Monday, 6 September 2021 4:36 pm

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

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

**Subject:** RE: [MANDATE GIVEN for EXPRESS SETTLEMENT via LKK] - SURVEY ASSESSMENT - D20002531MFSH/1 // EXPRESS SETTLEMENT - ACC INV FP4365R AND SH7950U ON 22.06.2020

Dear Vic,

We refer to the above matter.

We have settled the matter at \$1,420.00(all-in) with third party repairer on 24 Dec 2020 and pending signed DV from third party to conclude the matter. However, we were informed by third party repairer that their client is not in Singapore till date.

In view of this, kindly advise if we may proceed to temporary close file and submit report to your good office.

Thank you.

***Note: We are on work from home arranaement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Sent:** Thursday, 26 November 2020 5:38 pm

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** [MANDATE GIVEN for EXPRESS SETTLEMENT via LKK] - SURVEY ASSESSMENT - D20002531MFSH/1 // EXPRESS SETTLEMENT - ACC INV FP4365R AND SH7950U ON 22.06.2020

Dear Khanchna,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$1,340.00 – \$1,420.00 (all in).**

**Please start to offer from the lowest.**

Kindly wait for 2 weeks' time before making offer to TP repairer as we had just recently sent letter to our Insured. If you will not hear from us on 08/12/2020, you may proceed accordingly.

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](mailto: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.*

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Tuesday, 24 November 2020 1:31 pm

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** RE: [REQUEST TP NETT VALUE] RE: MANDATE REQUEST ON QUANTUM & LIABILITY - SURVEY ASSESSMENT - D20002531MFSH/1 // EXPRESS SETTLEMENT - ACC INV FP4365R AND SH7950U ON 22.06.2020

Dear Vic,

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

We attach herewith the relevant documents for your perusal and as requested, please refer to the table below:-

Market Value	\$ 3,000.00 (EST)
LTA REBATE	\$ 1,189.00(EST)
NETT VALUE	\$ 1,811.00(EST)

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.***



2. Loss of Use ( 6 days x \$20 )	\$ 120.00	\$ 40.00 ~ 120.00 ( 2 ~ 6 days x \$20)
<b>Total</b>	\$ 6,006.50	<b>\$ 1,340.00 ~ \$ 1,420.00</b>

Surveyor recommended 4 days for repair + 2 PRS = 6 days

Enclosed herewith all the documents for your perusal.

**Kindly let us have your approval/instruction.**

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,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Wednesday, July 15, 2020 6:07 PM

**To:** [MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@MSFIRSTCAPITAL.COM.SG)

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

**Subject:** RE: SURVEY ASSESSMENT - D20002531MFSH/1 // EXPRESS SETTLEMENT - ACC INV FP4365R AND SH7950U ON 22.06.2020

**YOUR REF: D20002531MFSH**

**LKK REF: CC4/FCI20007237/Uka3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle FP 4365R on a WP basis and TP repairer proposed for a direct 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](mailto: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*

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**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** Monday, 13 July, 2020 2:33 PM

**To:** 'Claim Workflow System' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>;

Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** [MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@MSFIRSTCAPITAL.COM.SG)

**Subject:** RE: SURVEY ASSESSMENT - D20002531MFSH/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](mailto: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](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Monday, 13 July, 2020 2:24 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20002531MFSH/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: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Erofia Motor - LeeLee Tan <erofia@singnet.com.sg>

Mon 6/9/2021 4:19 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Without Prejudice

Dear Hsiao Tong

Owner still not back to Singapore

Thank you

Regards

LeeLee Tan

Erofia Motor Trading Pte Ltd

Tel: 674527740

Fax: 67528669

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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]

**Sent:** 06 September, 2021 3:09 PM

**To:** erofia@singnet.com.sg

**Subject:** Re: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Without Prejudice

Hi LeeLee,

Any update on this matter? Thanks.

“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.”

*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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Erofia Motor - LeeLee Tan <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Sent:** Thursday, 12 August 2021 5:27 pm

**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Without Prejudice

Dear Hsiao Tong

Still unable to locate owner, he is in Malaysia

Already keep notice with his lawyer who handle his injury

Thank you

Regards

LeeLee Tan

Erofia Motor Trading Pte Ltd

Tel: 67527740

Fax: 67528669

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** 12 August, 2021 1:04 PM

**To:** [erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)

**Subject:** Re: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Without Prejudice

Hi LeeLee,

Any update on this matter? Thanks.

"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."

***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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, 6 July 2021 5:33 PM

**To:** [erofia@singnet.com.sg](mailto:erofia@singnet.com.sg) <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Subject:** Re: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Without Prejudice

Hi LeeLee,

Any update on this matter? Thanks.

"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.

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*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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Erofia Motor - LeeLee Tan <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Sent:** Wednesday, 19 May 2021 6:11 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Dear Hsiao Tong

Owner not in town

Thank you

Regards

LeeLee Tan

Erofia Motor Trading Pte Ltd

Tel: 67527740

Fax: 67528669

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** 19 May, 2021 4:41 PM

**To:** [erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)

**Subject:** RE: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

**REMINDER**

Without Prejudice

Dear Sirs/Mdm,

Further to our below email.

Please return the original signed DV & authorisation to act to us (LKK) for our necessary action.

**For your info, MS FCI need original DV to process payment.**

"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."

*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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Saturday, 3 April 2021 12:41 PM

**To:** [erofia@singnet.com.sg](mailto:erofia@singnet.com.sg) <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Subject:** RE: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Without Prejudice

Dear Sirs/Mdm,

Further to our below email.

Please return the original signed DV & authorisation to act to us (LKK) for our necessary action.

**For your info, MS FCI need original DV to process payment.**

"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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Thursday, 24 December 2020 8:52 AM

**To:** [erofia@singnet.com.sg](mailto:erofia@singnet.com.sg) <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Subject:** RE: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

**Without Prejudice**

Dear Sirs/Mdm,

Thank you for acceptance.

Please duly sign the **DV** enclosed and return together with your client's authorisation to act to us (LKK) for our necessary action.

"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 Wishes for Merry Christmas & Happy New Year 2021"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

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**From:** Erofia Motor - LeeLee Tan <[erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)>

**Sent:** Tuesday, 22 December 2020 11:43 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Without Prejudice

Dear Hsiao Tong

Thank you for your offer

We requested Pre-repair inspection on 09 July 2020

Survey was conducted on 13 July 2020

Thus we propose close case at S\$1,420.00 (All-In) for both cost of repair and loss of use

Kindly confirm acceptance and issue DV for payment to Erofia Motor Trading Pte Ltd

Thank you

Regards

LeeLee Tan

Erofia Motor Trading Pte Ltd

Tel: 67527740

Fax: 67528669

---

**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** 22 December, 2020 8:10 AM

**To:** [erofia@singnet.com.sg](mailto:erofia@singnet.com.sg)

**Subject:** Your Ref: FP4365R // LKK Ref: CC4/FCI20007237/Upa3q2 [ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020]

Your Ref: **FP4365R** **Without Prejudice**  
LKK Ref: CC4/FCI20007237/Upa3q2

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SH7950U(MS FCI) AND FP 4365R ON 22/06/2020**

We refer to the above matter.

We propose settlement at a global sum of **\$1,380.00(all-in)**.

Please confirm acceptance.

**"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 Wishes for Merry Christmas & Happy New Year 2021"***

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

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