Khanchna (LKK Auto)

From: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sq>

Sent: 19 October 2020 5:06 PM
To: Khanchna (LKK Auto)
Cc: Karen Tan; Admin A

Subject: FW: MANDATE REQUEST ON QUANTUM - D20002800MFSH - ACCIDENT INVOLVING

SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020 *** LKK REF:

CC4/FCI20007404/ka3 [EXPRESS SETTLEMENT VIA LKK]

Dear Khanchna,

Pls offer as per below:

COR - \$1,260.67 LOU - \$150 to \$180 (\$50 to \$60 x 3 days) GIA Search Fee - \$2 (Request for docu proof) Total - \$1.410.67 to \$1.442.67

Regards

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: Monday, 19 October 2020 9:58 am

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

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

Subject: MANDATE REQUEST ON QUANTUM - D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020 *** LKK REF: CC4/FCI20007404/ka3 [EXPRESS SETTLEMENT VIA LKK]

YOUR REF: D20002800MFSH LKK REF: CC4/FCI20007404/ka3

Dear Chris,

We refer to the above matter.

We seek your approval to offer third party repairer "AUTOLUTION INDUSTRIAL PTE LTD" at $\S 1,442.67 \sim 1,502.67$ (all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 2,333.24	\$ 1,260.67
2. Loss of Use (3 days x \$100)	\$ 300.00	\$ 180.00 ~ 240.00 (3 days x \$60 ~ \$80)
3. GIA Search	\$ 2.00	\$ 2.00
Total	\$ 2,635.24	\$ 1,442.67 ~ 1,502.67

Surveyor recommended 3 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Khanchna Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: 19 October 2020 9:27 AM

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

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

Subject: RE: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Khanchna.

Any update on the report?

TP asking for update again.

Regards

Chris Lim

Motor Claims Dept.

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

Sent: Thursday, 8 October 2020 9:00 am

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

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

Subject: RE: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Chris.

We are preparing our report to seek mandate.

We will revert asap.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|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: 8 October 2020 8:37 AM

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

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

 $\textbf{Subject:} \ \textbf{FW:} \ \textbf{D20002800MFSH-ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON SMM2385D AND YOUR SMM2385D AND YOUR$

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Khanchna,

Kindly revert on the email below.

Thank you.

Chris Lim

Motor Claims Dept.

Personal Data Protection Act 2012 ("PDPA"):

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From: Chris Lim Gan Koon

Sent: Wednesday, 7 October 2020 8:44 am

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

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

Subject: FW: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Khanchna,

Is the Survey report & mandate offer ready?

Regards

Chris Lim Motor Claims Dept.

Personal Data Protection Act 2012 ("PDPA"):

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From: Elmer Alfonso < elmer@tanchong.com>

Sent: Saturday, 3 October 2020 10:29 am

To: Serene Ler <<u>Sereneler@msfirstcapital.com.sg</u>>; CWS Motor Claims <<u>cwsmotorclaims@msfirstcapital.com.sg</u>>; Khanchna (LKK Auto) <<u>khanchna@lkkauto.com</u>>; Mavis Chng / Autolution <<u>mavis@tanchong.com</u>>

Subject: Re: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Sir/Ma'am,

Any update regarding the payment.

Best Regards,

Elmer Alfonso 96450084

From: Elmer Alfonso < elmer@tanchong.com > Sent: Tuesday, September 15, 2020 10:20 AM

To: Serene Ler <<u>Sereneler@msfirstcapital.com.sg</u>>; Claim Workflow System <<u>cwsmotorclaims@msfirstcapital.com.sg</u>>; Khanchna (LKK Auto) <<u>khanchna@lkkauto.com</u>>

Subject: Fw: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Kanchna,

Attached file are the repair bill and other documents.

Best Regards,

Elmer Alfonso 96450084

From: Elmer Alfonso < elmer@tanchong.com > Sent: Wednesday, August 12, 2020 11:00 AM

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

Cc: Mavis Chng < mavis@tanchong.com >

Subject: Fw: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Kanchna,

Attached file are the repair bill and other documents.

Best Regards,

Elmer Alfonso 96450084

From: Elmer Alfonso < elmer@tanchong.com > Sent: Thursday, July 23, 2020 5:39 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Mavis Chng <mavis@tanchong.com>

Subject: Re: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Kanchna,

Attached file are the repair bill and other documents.

Best Regards,

Elmer Alfonso 96450084

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

Sent: Monday, July 20, 2020 1:48 PM
To: Elmer Alfonso < elmer@tanchong.com >
Cc: Admin A < admin-a@lkkauto.com >

Subject: RE: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Without Prejudice

Dear Sirs/Madam,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject insurer's approval.

"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: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Elmer Alfonso <elmer@tanchong.com>

Sent: Monday, 20 July 2020 1:36 PM

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

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

Subject: Re: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

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

Sent: Monday, July 20, 2020 1:34 PM

To: Elmer Alfonso < elmer@tanchong.com >
Cc: Admin A < admin-a@lkkauto.com >

Subject: RE: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

WITHOUT PREJUDICE

Dear Elmer,

We are seeking approval on liability and will revert.

Please send us the accident video/scene photos (if any).

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: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Elmer Alfonso <elmer@tanchong.com>

Sent: Monday, 20 July 2020 1:26 PM

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

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

Subject: Re: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

Dear Khanchna.

Kindly update regarding the liability?

Best Regards,

Elmer Alfonso 964500845

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

Sent: Friday, July 17, 2020 3:40 PM

To: Elmer Alfonso <elmer@tanchong.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020 *** LKK REF: CC4/FCI20007404/ka3

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 Khanchna,

Kindly assist.

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: Elmer Alfonso < elmer@tanchong.com>

Sent: Friday, 17 July, 2020 2:19 PM **To:** Admin A <admin-a@lkkauto.com>

Subject: Re: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020

Dear Sir/Ma'am,

Please check for me liability for the above mentioned case.

Best Regards,

Elmer Alfonso 96450084

From: Summer Lee (LKK Auto) <admin-d@lkkauto.com>

Sent: Friday, July 17, 2020 11:34 AM

To: Elmer Alfonso <elmer@tanchong.com>; assignments@lkkauto.com <assignments@lkkauto.com>

Subject: RE: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020

Dear Elmer,

Appointment confirm.

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: Elmer Alfonso < elmer@tanchong.com>

Sent: Friday, 17 July, 2020 11:31 AM

To: assignments@lkkauto.com

Subject: Re: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020

Dear Summer,

As we spoken over the phone we confirm schedule survey today 17.07.2020 14:00 at 19 UBI ROAD 4 SINGAPORE 408623.

Best Regards,

Elmer Alfonso 96450084

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

Sent: Friday, July 17, 2020 10:18 AM

To: Heng Ding Chao < HengDingChao@msfirstcapital.com.sg>; LKK Auto < sur@lkkauto.com>

Cc: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg; Elmer Alfonso < elmer@tanchong.com; Jim Soon

<JimSoon@msfirstcapital.com.sg>

Subject: RE: D20002800MFSH - ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON

14.07.2020

Dear Elmer,

We are arranging LKK to get in touch with you asap to survey the third party vehicle.

Our sincere apologies for the delay due to surveyor assignment rejected earlier due to error on workshop name pending rectification.

Aside to LKK Survey team, please liaise with Mr Elmer and proceed to survey on EPS (est. COR - \$2180.60).

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

Sent: Friday, 17 July 2020 10:05 am

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

 $\textbf{Cc:} \ \textbf{CWS Motor Claims} \\ <\underline{\textbf{cwsmotorclaims@msfirstcapital.com.sg}} \\ ; \ \textbf{Elmer Alfonso} \\ <\underline{\textbf{elmer@tanchong.com}} \\ ; \ \textbf{Jim Soon} \\ \end{aligned}$

<JimSoon@msfirstcapital.com.sg>

Subject: RE: ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020

Dear All,

Mr Elmer has called and has requested to be CCed in the loop so that he can be updated on the development of the PRI and can explain to his client. He also would like to understand if we can get the surveyor down today to survey the vehicle.

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: Elmer Alfonso <elmer@tanchong.com>

Sent: Friday, 17 July 2020 8:45 am

To: Motor Claims < Motor Claims < cwsmotorclaims@msfirstcapital.com.sg>

Subject: Re: ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020

Any update for the request survey today is it confirm?

Get Outlook for iOS

From: Elmer Alfonso < elmer@tanchong.com>
Sent: Thursday, July 16, 2020 1:28:25 PM

To: motorclaims@msfirstcapital.com.sg; Claim Workflow System

<cwsmotorclaims@msfirstcapital.com.sg>

Subject: Re: ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020

Dear Sir/Ma'am,

Can you give update regarding the request survey on 17.07.2020 10:00 am?

Best Regards,

Elmer Alfonso 96450084

From: Elmer Alfonso < elmer@tanchong.com>
Sent: Thursday, July 16, 2020 10:31 AM

To: motorclaims@msfirstcapital.com.sg <motorclaims@msfirstcapital.com.sg>; Claim Workflow System

<cwsmotorclaims@msfirstcapital.com.sg>

Subject: Fw: ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020

Good Morning,

Kindly check your insured liability and revert.
Attachment are my client accident report and workshop estimate
Regards,
Elmer Alfonso
Autolution Industrial Pte Ltd
19 Ubi Road 4
S408623
Tel:67038691 EMAIL: elmer@tanchong.com
From: Elmer Alfonso < elmer@tanchong.com > Sent: Thursday, July 16, 2020 10:25 AM To: Claim Workflow System < cwsmotorclaims@msfirstcapital.com.sg > Subject: Fw: ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020
Good Morning,
Prior the above, my client wish to make third party claim against your insured, direct settlement with claiming for loss of use/vehicle rental . Can you Arrange survey on 17.07.2020 10:00 pm. Here at AUTOLUTIION INDUSTRIAL PTE LTD address 19 UBI ROAD 4 SINGAPORE 408623
Kindly check your insured liability and revert.
Attachment are my client accident report and workshop estimate

Prior the above, my client wish to make third party claim against your insured, direct settlement with claiming for

loss of use/vehicle rental . Can you Arrange survey on 17.07.2020 10:00 pm. Here at AUTOLUTIION INDUSTRIAL PTE LTD address 19 UBI ROAD 4 SINGAPORE 408623

Regards,
Elmer Alfonso
Autolution Industrial Pte Ltd
19 Ubi Road 4
S408623
Tel:67038691 EMAIL: elmer@tanchong.com
From: Elmer Alfonso Sent: Wednesday, July 15, 2020 11:31 AM To: Claim Workflow System < cwsmotorclaims@msfirstcapital.com.sg Subject: ACCIDENT INVOLVING SMM2385D AND YOUR INSURED VEHICLE SHB4066D ON 14.07.2020
Good Morning,
Prior the above, my client wish to make third party claim against your insured, direct settlement with claiming for loss of use/vehicle rental . Can you Arrange survey on 16.07.2020 10:00 pm. Here at AUTOLUTIION INDUSTRIAL PTE LTD address 19 UBI ROAD 4 SINGAPORE 408623
Kindly check your insured liability and revert.
Attachment are my client accident report and workshop estimate
Regards,
Elmer Alfonso
Autolution Industrial Pte Ltd

19 Ubi Road 4

_

Tel:67038691 EMAIL: elmer@tanchong.com