

## Jia Le (LKK Auto)

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**From:** Serene Ler <Sereneler@msfirstcapital.com.sg>  
**Sent:** Thursday, 13 August 2020 2:47 PM  
**To:** Jia Le (LKK Auto); Chris Lim Gan Koon  
**Cc:** Admin A  
**Subject:** RE: Deny the claim - SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Dear Jia Le,

Our insured is not at fault.

You may forward your note of charge and proceed to close file at your end.

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](mailto:Motor_Claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://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](http://www.msfirstcapital.com.sg).

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**From:** Jia Le (LKK Auto) <JiaLe@lkkauto.com>

**Sent:** Thursday, 13 August 2020 11:50 am

**To:** Serene Ler <Sereneler@msfirstcapital.com.sg>; Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>

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

**Subject:** RE: Deny the claim - SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Dear Serene,

We noticed that you have rejected the third party claim based on insured video footage.

As such, we will submit our survey report for closure.

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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Thursday, 13 August 2020 11:12 AM

**To:** Serene LIM; Chris Lim Gan Koon; Su Li (LKK Auto)

**Cc:** Admin A; Jia Le (LKK Auto); Novin Siah; Mary Nelson; Karen Tan

**Subject:** Deny the claim - SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Dear Serene,

We refer to your email of even date.

Please note Ding Chao is no longer with MSFCI.

Chris Lim is the case handler.

Based on our investigation, your client's SAS is not creditable as accident scenario occurred as per our insured SAS as forward earlier which accident occurred at the traffic light junction.

Third party vehicle encroached lane side swipe IV while making a right turn.

As such, we reject his claim.



Regards,  
**Serene Ler**  
Motor Claims

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**From:** Serene LIM <[serene@autocare.com.sg](mailto:serene@autocare.com.sg)>

**Sent:** Thursday, 13 August 2020 10:41 am

**To:** Heng Ding Chao <[HengDingChao@msfirstcapital.com.sg](mailto:HengDingChao@msfirstcapital.com.sg)>; 'Su Li (LKK Auto)' <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; Serene Ler <[Serener@msfirstcapital.com.sg](mailto:Serener@msfirstcapital.com.sg)>; Novin Siah <[NovinSiah@msfirstcapital.com.sg](mailto:NovinSiah@msfirstcapital.com.sg)>; Mary Nelson <[marynelson@msfirstcapital.com.sg](mailto:marynelson@msfirstcapital.com.sg)>

**Subject:** RE: SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Morning Cathan

Any update?

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

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**From:** Heng Ding Chao [<mailto:HengDingChao@msfirstcapital.com.sg>]

**Sent:** Thursday, 30 July 2020 9:11 am

**To:** Serene LIM; 'Su Li (LKK Auto)'

**Cc:** 'Admin A'; 'Jia Le (LKK Auto)'; Serene Ler; Novin Siah; Mary Nelson

**Subject:** RE: SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Sir/Mdm,

We have requested ComfortDelgro to provide us with the video footage and are awaiting for their reply.

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](mailto:HengDingChao@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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*We appreciate your kind understanding. Stay safe.*

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**From:** Serene LIM <[serene@autocare.com.sg](mailto:serene@autocare.com.sg)>

**Sent:** Wednesday, 29 July 2020 4:42 PM

**To:** 'Su Li (LKK Auto)' <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Cc:** Heng Ding Chao <[HengDingChao@msfirstcapital.com.sg](mailto:HengDingChao@msfirstcapital.com.sg)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Subject:** RE: SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Hi Su Li

Thank you for your prompt reply.

We understand this case will be conflicting version.

Pls advise are you are to obtain the video footage in your insured vehicle as normally Comfort taxi do have an in car camera on it.

Thank you & await your reply soonest.

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

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**From:** Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

**Sent:** Wednesday, 29 July 2020 3:06 pm

**To:** Serene LIM

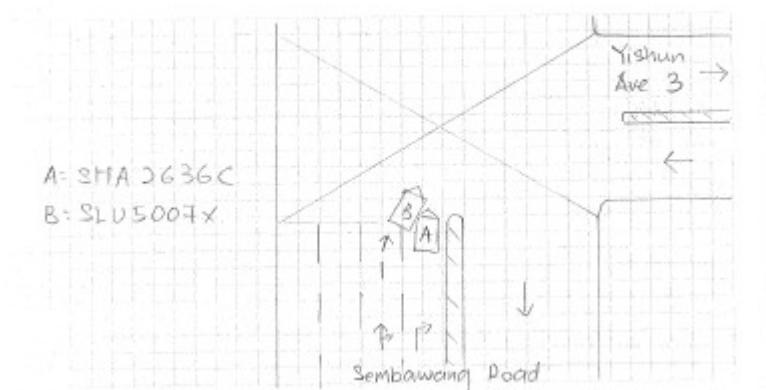
**Cc:** [HENGdingCHAO@MSFIRSTCAPITAL.COM.SG](mailto:HENGdingCHAO@MSFIRSTCAPITAL.COM.SG); Admin A; Jia Le (LKK Auto)

**Subject:** RE: SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Dear Sirs / Madam,

We refer to the above matter.

Fyi, OI has reported. Please refer to the below OI's sketch plan and statement.



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 23/7/2020 at about 17:30 hrs, I Veh A
wanted to make a right turn at above said location
When I was about to turn right, Veh B came out
from left hand side turn too soon and it right rear
portion hit to ground and my taxi left front portion
I tried to swerved my taxi to right hand side upon
the collision. We have exchanged particulars and take photo
of make pos onboard my taxi. No injury reported.

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

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

**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](mailto: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:** Serene LIM [<mailto:serene@autocare.com.sg>]

**Sent:** Wednesday, 29 July 2020 2:34 PM

**To:** 'Claim Workflow System'

**Cc:** [HENGdingCHAO@MSFIRSTCAPITAL.COM.SG](mailto:HENGdingCHAO@MSFIRSTCAPITAL.COM.SG); Admin A

**Subject:** RE: SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Hi Mr Heng

Pls assist to establish liability for direct settlement purpose.

Serene LIM  
Lim Yew Boo Spray Paint Co  
Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332  
E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** Claim Workflow System [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]  
**Sent:** Wednesday, 29 July 2020 2:02 pm  
**To:** [SERENE@AUTOCARE.COM.SG](mailto:SERENE@AUTOCARE.COM.SG)  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [HENG DING CHAO@MSFIRSTCAPITAL.COM.SG](mailto:HENG DING CHAO@MSFIRSTCAPITAL.COM.SG)  
**Subject:** SURVEYOR APPOINTED; OUR REF : D20002977MFSH ; YOUR REF: SLU5007X

Dear Sir/Madam

PRI Request For **SLU5007X** Accident Involving **SHA2636C** On 23-07-2020 AT 17:30:00HRS.

Please find below details for your reference

- **Claim number :** D20002977MFSH
- **Insured vehicle number :** SHA2636C
- **Accident date :** 23-07-2020
- **Third-party vehicle number :** SLU5007X
- **Assignment type :** WITHOUT PREJUDICE: LIABILITY UNCLEAR
- **Surveyor :** LKK AUTO CONSULTANTS PTE LTD
- **Officer-in-Charge :** HENG DING CHAO

**PS: This is a system generated mail. Please do not reply to this mail.**

Regards,  
Admin Team  
Claim Workflow System  
Motor Claims Department  
MS First Capital Insurance Limited  
Tel : 6507 3848  
Fax : 6507 3849