Khanchna (LKK Auto)

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

Sent:17 August 2020 3:06 PMTo:Khanchna (LKK Auto)Cc:Jason Tea; Serene Ler

Subject: RE: REQUEST FOR APPROVAL TO REJECT TP CLAIM - SURVEYOR APPOINTED; YOUR

REF: D20002999MFSH [EXPRESS SETTLEMENT VIA LKK] - Accident between SMR 77E

(TP) & SHC 2510X (FCI) on 20/07/2020

Attachments: Video - Accident TP FRONT.mp4; Video - Accident- rear.mp4

Dear Khanchna,

Since video evidence clearly show insured driver was not at fault, you may proceed to deny the TPD claim and update TP confirmation on claim withdrawal.

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 | 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, 17 August 2020 11:55 am

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

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

Subject: REQUEST FOR APPROVAL TO REJECT TP CLAIM - SURVEYOR APPOINTED; YOUR REF: D20002999MFSH [

EXPRESS SETTLEMENT VIA LKK] - Accident between SMR 77E (TP) & SHC 2510X (FCI) on 20/07/2020

YOUR REF: D20002999MFSH OUR REF: CC4/FCI20007865/ks3

Dear Sir/Madam,

We refer to the above matter.

Based on the third party's accident videos (as attached), we noted that the collision occurred when Third party was turning in to the main road.
We append below third party's accident statement for your easy reference:
As such, we opine that liability is down against Third party under BOLA 1 as the driver that is turning into the main road should ensure proper lookout and ensure that it is safe to do so.
We suggest to reject the third party claim based on reasons above.
Your approval please.
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: Su Li (LKK Auto) < <u>suli@lkkauto.com</u> > Sent: 11 August 2020 8:55 AM

Without Prejudice

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

To: Paul Ong Qing Yong paul.ong@wearnes.com; Khanchna (LKK Auto) <</pre>khanchna@lkkauto.com

Subject: RE: SURVEYOR APPOINTED; OUR REF: D20002999MFSH; YOUR REF: SMR77E

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,

FYNA, our ref CC4/FCI20007865/ks3

* 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: 6841 1467 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: Paul Ong Qing Yong [mailto:paul.ong@wearnes.com]

Sent: Tuesday, 11 August 2020 8:49 AM

To: Admin A

Subject: FW: SURVEYOR APPOINTED; OUR REF: D20002999MFSH; YOUR REF: SMR77E

Kindly assist to check liability

Paul Ong

Service Consultant Bodyshop & Paint



Wearnes Automotive Pte Ltd

45 Leng Kee Road Singapore 159103

M (65) 8126 1237

D (65) 6378 9336

www.wearnesauto.com
paul.ong@wearnes.com

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From: Claim Workflow System < cwsmotorclaims@msfirstcapital.com.sg>

Sent: Thursday, July 30, 2020 12:20 PM

To: Paul Ong Qing Yong paul.ong@wearnes.com>

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; MAYCHUA@MSFIRSTCAPITAL.COM.SG

Subject: SURVEYOR APPOINTED; OUR REF: D20002999MFSH; YOUR REF: SMR77E

Dear Sir/Madam

PRI Request For SMR77E Accident Involving SHC2510X On 20-07-2020 AT 14:00:00HRS.

Please find below details for your reference

Claim number: D20002999MFSHInsured vehicle number: SHC2510X

• Accident date: 20-07-2020

Third-party vehicle number: SMR77E
 Assignment type: WITHOUT PREJUDICE
 Surveyor: LKK AUTO CONSULTANTS PTE LTD

• Officer-in-Charge: MAY CHUA

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