

Jia Le (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Wednesday, 23 September 2020 1:45 PM
To: Jia Le (LKK Auto)
Subject: RE: SURVEY ASSESSMENT - D20003013MFSH/1 ***CC4/FCI20007987/Ada3 - PENDING VIDEO FOOTAGE

Dear Jia Le,

Please let us have your survey report & survey invoice upload to CWS.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

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.

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.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Wednesday, 23 September 2020 1:41 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20003013MFSH/1 ***CC4/FCI20007987/Ada3 - PENDING VIDEO FOOTAGE

Dear Merina,

Based on video footage, TP changed lane and caused the accident, insured driver is not at fault.

As such, we will submit WP report.

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

From: Merina Chia [<mailto:MerinaChia@msfirstcapital.com.sg>]
Sent: Wednesday, 23 September 2020 10:43 AM
To: Jia Le (LKK Auto)
Subject: RE: SURVEY ASSESSMENT - D20003013MFSH/1 ***CC4/FCI20007987/Ada3 - PENDING VIDEO FOOTAGE

Dear Jia Le,

Please find attached the video footage as requested.

This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

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.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
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We appreciate your kind understanding. Stay safe.**

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Friday, 11 September 2020 11:20 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20003013MFSH/1 ***CC4/FCI20007987/Ada3 - PENDING VIDEO FOOTAGE

Dear Merina,

Kindly let us have a copy of video footage once you received it.

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: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

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

Sent: Monday, 3 August, 2020 9:26 AM

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

Cc: MERINACHIA@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20003013MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

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, 3 August, 2020 8:50 AM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20003013MFSH/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.

Jia Le (LKK Auto)

From: Admin nht <admin@nhtmotor.com>
Sent: Wednesday, 23 September 2020 1:48 PM
To: Jia Le (LKK Auto)
Cc: Chloe; Admin A; Adrian Ling (LKKAuto)
Subject: Re: D20003013MFSH - SJD3381R CLAIMING AGAINST SHB2343S DOA:29.07.2020

Without Prejudice

Hi Carlor

Thanks for your email with the scene video.

We will close the case at our end.

fyi, vehicle already surveyed by your Surveyor Adrian but have yet to be repaired, thanks.

Best Regards,

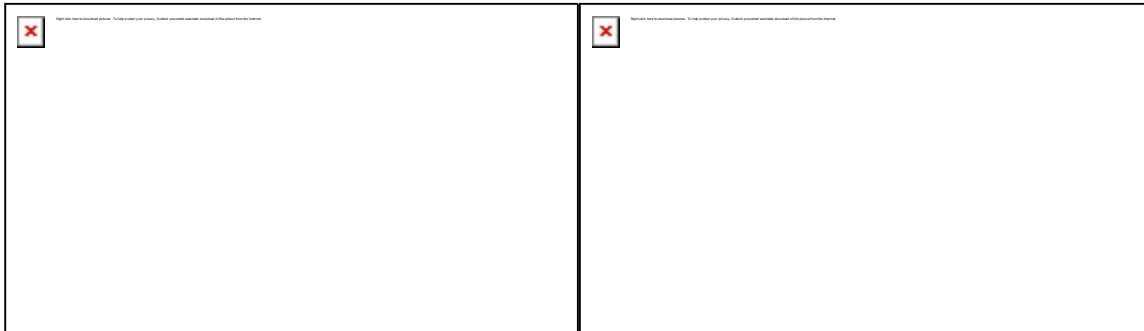
Sukyi Chong

Assistant Manager

New Hock Teck Motor Pte Ltd

1 Kaki Bukit Ave 6 Blk C #01-43 Autobay @ Kaki Bukit S(417883)

Tel : 6747 9241 Fax : 6741 7276



On Wed, Sep 23, 2020 at 10:49 AM Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

WITHOUT PREJUDICE

Hi Sukyi,

Based on our insured video footage, your client changed lane, we are of the view that our insured is not at fault.

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: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Admin nht [mailto:admin@nhtmotor.com]

Sent: Monday, 3 August 2020 9:59 AM

To: Merina Chia

Cc: Chloe; Admin A

Subject: D20003013MFSH - SJD3381R CLAIMING AGAINST SHB2343S DOA:29.07.2020

Without Prejudice

Hi Merina

Please kindly provide us the video footage of the accident as your client mentioned that his car had an in-car camera, thanks.

Best Regards,

Sukyi Chong

New Hock Teck Motor Pte Ltd

1 Kaki Bukit Ave 6 Blk C #01-43 Autobay @ Kaki Bukit S(417883)

Tel : 6747 9241 Fax : 6741 7276

