

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 17 February 2021 4:18 PM
To: 'MerinaChia@msfirstcapital.com.sg'
Cc: Admin A; Asher Sng (LKKAuto)
Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020
Attachments: FW: TCS REF: AAD2008-082--Accident involving SHB3513L (FCIL) & SHB7724T on 20.08.20; LKK Survey Report & Photos.pdf; TP LOD & Docs.pdf
Importance: High

Dear Merina,

Apologised for late response as our handler Ms Asher is on urgent leave.

I have read thru the chronology of this case and the actual delay was due to third party repairer is unable to confirm the number of days as recommended by surveyor.

The accident occurred when our insured driver beat red light and hit third party vehicle. Liability is not in our driver's favour.

We seek your approval to offer repairer **"Trans-cab Auto Services Pte Ltd "** at **\$7,995.05(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 35,602.45	\$ 7,256.10
2. Loss of Rental (16 days x \$96.30)	\$ 1,540.80	\$ 481.50 (5days x \$96.30)
3. Loss of Income (16 days x \$50.00)	\$ 800.00	\$ 250.00 (5days x \$50.00)
4. LTA/GIA Search Fee	\$ 7.49	\$ 7.45
Total	\$ 37,950.74	\$ 7,995.05

Surveyor recommended 3 days for repair + 1Sunday + 1PRS = 5days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, 16 February 2021 11:15 AM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Subject: FW: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020
Importance: High

Dear Asher,

We refer to the above matter and our emails below.

Please let us have your update on urgent basis.

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.

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From: Merina Chia
Sent: Tuesday, 9 February 2021 10:16 AM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020
Importance: High

Dear Asher,

Transcab had forwarded revised LOD on 25.11.2020 but the LOD is not forward to us (as attached).

We had send you chaser email on 04.01.2021 & 21.01.2021 but you mentioned you in the midst on pending confirmation with third party on repair cost.

Please let us know the reason why there is a delay on mandate proposal.

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
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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Friday, 22 January 2021 3:36 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Hi Merina,

We refer to the email below.

We are in the midst of preparing our report as we are pending confirmation with third party on the recommended repair cost.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Thursday, 21 January 2021 2:45 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020
Importance: High

Dear Asher,

Any update on mandate for this case?

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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From: Merina Chia
Sent: Monday, 4 January 2021 11:24 AM
To: 'Asher Sng (LKKAuto)' <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Dear Asher,

Any proposal on mandate for this case?

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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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Thursday, 12 November 2020 12:18 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Hi Merina,

We refer to the email below.

The LOD was forward to us on the 28/10/20.

From: Wai Yin Ng [mailto:waiyin.ng@transcab.com.sg]
Sent: Wednesday, 28 October 2020 1:38 PM
To: Admin A
Cc: Claims
Subject: TCS REF: AAD2008-082--Accident involving SHB3513L (FCIL) & SHB7724T on 20.08.20

Without prejudice

Dear Sir

We are making a claim against your client SHB 3513L.

Enclosed is our LOD for your perusal and action.

Please advise your offering soon so that we can expedite and process the claims.

**Due to COVID-19 virus, all correspondence will be by way of email only. Please let me know if you need the original.*

Thank You
Best Regards,
Ng Wai Yin
Finance Department
TEL: 6603 1265 Ext.308

***** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg**

TRANS-CAB SERVICES PTE LTD
No. 2 Ang Mo Kio Street 63
Singapore 569111
Tel: 6287 6666 Fax: 6287 7764

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Wednesday, November 11, 2020 11:49 AM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Dear Asher,

Also noted that the LOD dated 28.09.2020 but only forwarded to us for liability clearance on 04.11.2020.

When you received the LOD?

And also please let us have your proposal on mandate the soonest.

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  Insurance Group

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From: Merina Chia
Sent: Wednesday, 11 November 2020 11:39 AM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020
Importance: High

Dear Asher,

Please check with third party if they have any video footage for this case.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Wednesday, 4 November 2020 11:47 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Dear Sir/Madam,

We refer to the above matter.

Liability: 100%

Remark: B:NIL OLD BEATS THE RED LIGHT AND HIT TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, August 25, 2020 2:08 PM
To: Su Li (LKK Auto) <suli@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: FW: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - D20003333MFSH) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Dear Su Li,

Attached GIA report for your perusal.

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

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From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Tuesday, August 25, 2020 10:52 AM
To: Motor Claims <MotorClaims@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI : FCI - TBA) and SHB 7724T (TP : LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

YOUR REF: TBA
LKK REF: CC3/FCI20008897/Kes3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SHB 7724T at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Asher.

To check availability of the case handler, you may contact the undersigned.

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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)