

**Shirley Hiew (LKK Auto)**

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**From:** Bryan Ang (LKKAuto)  
**Sent:** Tuesday, 15 September 2020 2:50 pm  
**To:** Shirley Hiew (LKK Auto)  
**Subject:** FW: FC Ref.: D20003036MFSH / SHA1458G - Third Party Property Damage claim from Kee Song YN4215B  
**Attachments:** scene photos; PARF\_COE Rebate Enquiry of YN4215B.pdf; RE: FC ref,: D20003036MFSH / SHA1458G - Third Party Property Damage claim from Kee Song YN4215B

Best Regards,  
**Bryan Ang**  
**LKK Auto Consultants Pte Ltd**  
phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Eileen Lee <EileenLee@msfirstcapital.com.sg>  
**Sent:** Friday, 11 September 2020 11:12 AM  
**To:** Bryan Ang (LKKAuto) <bryanang@lkkauto.com>  
**Subject:** FW: FC Ref.: D20003036MFSH / SHA1458G - Third Party Property Damage claim from Kee Song YN4215B

Hi Bryan,

I refer to my email on Tuesday, 25 August 2020 11:46 am.  
Have you taken any actions for this matter?  
Please advise.

Thank You.

Regards,  
Eileen Lee (Ms)  
Motor Claims Dept.



**Email address**  
[eileenlee@msfirstcapital.com.sg](mailto:eileenlee@msfirstcapital.com.sg)

Motor Claims E-mail : [motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)  
Website: <http://www.msfirstcapital.com.sg>

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 |  
Fax No. : 6507 3849 | Company Regn. No. 195000106C

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*We appreciate your kind understanding. Stay safe.*

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**From:** Eileen Lee  
**Sent:** Tuesday, 8 September 2020 4:42 pm  
**To:** LKK SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** FW: FC Ref.: D20003036MFSH / SHA1458G - Third Party Property Damage claim from Kee Song YN4215B

Dear Shiau Chan,

As spoken, kindly assist to check if Bryan has taken any actions.  
Please refer to below trail of emails for details.

Thank You.

Regards,  
Eileen Lee (Ms)  
Motor Claims Dept.



**Email address**  
[eileenlee@msfirstcapital.com.sg](mailto:eileenlee@msfirstcapital.com.sg)

Motor Claims E-mail : [motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)  
Website: <http://www.msfirstcapital.com.sg>

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**From:** Eileen Lee  
**Sent:** Monday, September 7, 2020 9:53 AM  
**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** FW: FC Ref.: D20003036MFSH / SHA1458G - Third Party Property Damage claim from Kee Song YN4215B

Dear Bryan,

The email from TP's Broker refers.  
Kindly contact the same for the CTL figures.

Thank You.

Regards,  
Eileen Lee (Ms)  
Motor Claims Dept.



**Email address**  
[eileenlee@msfirstcapital.com.sg](mailto:eileenlee@msfirstcapital.com.sg)

Motor Claims E-mail : [motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)  
Website: <http://www.msfirstcapital.com.sg>

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*We appreciate your kind understanding. Stay safe.*

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**From:** Eileen Lee  
**Sent:** Tuesday, 25 August 2020 11:46 am  
**To:** 'Bryan Ang (LKKAUTO)' <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Cc:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>; 'Candy Cai' <[candycal@jpknights.com](mailto:candycal@jpknights.com)>  
**Subject:** FC Ref.: D20003036MFSH / SHA1458G - Third Party Property Damage claim from Kee Song YN4215B

Hi Bryan,

Thank you for your swift reply & advice on LOU.  
I've informed TP that even for Total Loss, the maximum LOU provision is 25 days.  
However, we have agreed to leave the discussion at later stage.

I've discussed with TP, represented by their broker, Mr Daniel Khoo to handle their property damage claim.  
He has agreed to appoint your company to handle this survey.

Please find the log card & scene photos which may help.  
We await your kind advice thereafter.

Thank You.

Regards,  
Eileen Lee (Ms)  
Motor Claims Dept.



**Email address**  
[eileenlee@msfirstcapital.com.sg](mailto:eileenlee@msfirstcapital.com.sg)

Motor Claims E-mail : [motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)  
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*We appreciate your kind understanding. Stay safe.*

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**From:** Bryan Ang (LKKAUTO) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Sent:** Tuesday, 25 August 2020 11:20 am  
**To:** Eileen Lee <[EileenLee@msfirstcapital.com.sg](mailto:EileenLee@msfirstcapital.com.sg)>  
**Subject:** RE: ComfortDelgro SHA1458G - Third Party Property Damage claim from Kee Song YN4215B

Hi Eileen

My suggestion is to check on the MV then if indeed the ERV is low, we can provide a total loss report for your side to make an offer to claimant. You need to provide the LTA log card for my side to check on the MV and ERV.

As for the number of days, there is no provision that insurer is liable for the days that the vehicle is impounded by Traffic Police for the purpose of investigation.

Best Regards,  
**Bryan Ang**  
**LKK Auto Consultants Pte Ltd**  
phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Eileen Lee <[EileenLee@msfirstcapital.com.sg](mailto:EileenLee@msfirstcapital.com.sg)>  
**Sent:** Tuesday, 25 August 2020 11:10 AM  
**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** FW: ComfortDelgro SHA1458G - Third Party Property Damage claim from Kee Song YN4215B

Hi Bryan,

With reference to TP's email below, are you able to assist in any way?  
We intend to assign this matter to your company, but, the TPV is still compounded at Traffic Police end.

Thank You.

Regards,  
Eileen Lee (Ms)  
Motor Claims Dept.



**Email address**  
[eileenlee@msfirstcapital.com.sg](mailto:eileenlee@msfirstcapital.com.sg)

Motor Claims E-mail : [motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)  
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**From:** Daniel Khoo <[danielkhoo@ava-ins.com](mailto:danielkhoo@ava-ins.com)>  
**Sent:** Friday, 21 August 2020 5:07 pm  
**To:** Eileen Lee <[EileenLee@msfirstcapital.com.sg](mailto:EileenLee@msfirstcapital.com.sg)>  
**Cc:** claims\_brokers <[claims\\_brokers@ava-ins.com](mailto:claims_brokers@ava-ins.com)>; soontek tai <[soontek@keesong.com](mailto:soontek@keesong.com)>; doreen.tan@keesong.com;  
Candy Cai <[candycai@jpknights.com](mailto:candycai@jpknights.com)>  
**Subject:** ComfortDelgro SHA1458G - Third Party Property Damage claim from Kee Song YN4215B

Hi Eileen,

**Accident between ComfortDelGro (SHA1458G) and Kee Song (Lorry YN4215B) 30 July 2020 along Upper Serangoon Road towards boundary road**

Hope you are doing well.

We are the insurance broker for Kee Song Food Corporation (S) Pte Ltd and we like to notify you our intent to the claim against your principal insured for the above captioned motor accident :

Repair Cost of YN4215B (likely to be Total Loss given the age of the vehicle)  
Loss of Use/Rental Use (Vehicle is presently compounded by TP)



While we noted that the market practice or the standing market agreement to claim Loss of Use/Rental use is to base on the period taken to repair the vehicle (excluding the compounded period by traffic police), we wish to reiterate that the vehicle is compounded by the authority is due to the negligence of the your driver.

This is evident from the video footage that has captured the incident from a vehicle behind our client vehicle YN4215B, which clearly shows that our client has the right of way (Travelling straight on green light).



While pending for the vehicle to be release by TP to assess the damage, we like you to offer a global sum for settle the claim for Third Party Property Damage.  
For the injury claim, we will dealt with Candy from JP Knight separately.

We sincerely hope that you can provide settlement offer which you can take into consideration of the compounded period.  
As otherwise, we would refer this matter to a law firm and further legal cost will be incurred.

Thank you

**COVID-19 Resumption of Business Activities – Phase 2**

In line with the safe transition to phase 2 of the re-opening for the financial sector, our office will continue to operate on split teams.  
Our teams will alternate between work in office and work from home basis. Please do not hesitate to get in touch with our servicing and claims teams directly should you need further assistance.  
Please stay well and keep safe.

Daniel Khoo  
Claims Department

**AVA Insurance Brokers Pte Ltd**  
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Tel: +65 6535 1828 | Fax: +65 6535 6898 | Website: [www.ava-ins.com](http://www.ava-ins.com)  
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Company Registration No. 200706523M

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