

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Tuesday, 24 August 2021 2:48 PM
To: keong@successunited.com.sg; angel@successunited.com.sg
Subject: [REJECT CLAIM] ACCIDENT INVOLVING SLF 2099D AND SHA 9730S ON 17/09/2020
Attachments: OI VIDEO.mp4

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir,

We refer to the email below.

ACCIDENT INVOLVING SLF 2099D AND SHA 9730S ON 17/09/2020

Enclosed a copy of the video footage for your perusal.

Our principal has reiterated that the accident was caused due to the entire negligence of your client changed lane and hit third party claim.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

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.

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Thursday, 12 August 2021 6:00 PM
To: Asher Sng (LKKAUTO)
Subject: RE: [REJECTION APPROVAL] RE: Your Ref: D20003794MFSH // ACCIDENT INVOLVING SHA 9730S AND SLF 2099D ON 17/09/2020

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Asher,

Please proceed as recommended.

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:
EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Thursday, 12 August 2021 5:59 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Subject: [REJECTION APPROVAL] RE: Your Ref: D20003794MFSH // ACCIDENT INVOLVING SHA 9730S AND SLF 2099D ON 17/09/2020

Hi Eric,

We refer to the above matter.

Based on the insured video footage shows that third party changed into insured after insured completed the lane changed.

We are of the opinion that BOLA 15 shall be applicable and the liability in not third party favour.

In view of the above, we are intending to reject TP claim.

For your approval/ comments/ instruction.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Thursday, 12 August 2021 5:27 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: Your Ref: D20003794MFSH // ACCIDENT INVOLVING SHA 9730S AND SLF 2099D ON 17/09/2020

WITHOUT PREJUDICE

SAVE AS TO COST

Dear Sir/Mdm,

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.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Thursday, 12 August 2021 2:21 pm

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

Subject: Your Ref: D20003794MFSH // ACCIDENT INVOLVING SHA 9730S AND SLF 2099D ON 17/09/2020

Your Ref: D20003794MFSH

Hi Eric,

We refer to the above matter.

ACCIDENT INVOLVING SHA 9730S AND SLF 2099D ON 17/09/2020

We would like to request for a copy of insured video footage to review the liability.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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