

## Jia Le (LKK Auto)

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**From:** Merina Chia <MerinaChia@msfirstcapital.com.sg>  
**Sent:** Tuesday, 20 October 2020 10:40 AM  
**To:** Jia Le (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D20003920MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA351L AND SKV7011B ON 26.09.2020

Dear Jia Le,

Please proceed this case on WP basis and let us have your survey report & 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](mailto: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:** Jia Le (LKK Auto) <JiaLe@lkkauto.com>  
**Sent:** Tuesday, 20 October 2020 10:15 AM  
**To:** Merina Chia <MerinaChia@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: SURVEY ASSESSMENT - D20003920MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA351L AND SKV7011B ON 26.09.2020

Dear Merina,

Based on insured's video footage, insured driver was travelling straight and TP was making a right turn. Therefore, the liability is down against TP.

Kindly let us have your instruction.

**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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Merina Chia [<mailto:MerinaChia@msfirstcapital.com.sg>]

**Sent:** Tuesday, 20 October 2020 10:06 AM

**To:** Mei Kwan (LKKAuto)

**Cc:** Admin A; Jia Le (LKK Auto)

**Subject:** RE: SURVEY ASSESSMENT - D20003920MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA351L AND SKV7011B ON 26.09.2020

Dear Mei Kwan,

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](mailto: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.**

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Tuesday, 29 September 2020 4:15 PM

**To:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20003920MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA351L AND SKV7011B ON 26.09.2020

**YOUR REF: D20003920MFSH**

**LKK REF: CC4/FCI20010411/Ada3**

Dear Merina,

We refer to our tele-conversation a while ago.

As spoken, TP veh got repair limit. We will check the repair limit and update soonest.

Please assist to send us a copy of insured driver's accident video.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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***

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**From:** Mei Kwan (LKKAuto)

**Sent:** Tuesday, 29 September, 2020 3:54 PM

**To:** [MERINACHIA@MSFIRSTCAPITAL.COM.SG](mailto:MERINACHIA@MSFIRSTCAPITAL.COM.SG)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20003920MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA351L AND SKV7011B ON 26.09.2020

**YOUR REF: D20003920MFSH**

**LKK REF: CC4/FCI20010411/Ada3**

Dear Merina,

We refer to the above matter.

We have inspected TP vehicle SKV 7011B on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Accident scene photo

Please take note that the case handler in-charge Jia Le and she can be contacted at DID: 6841 2157.

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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***

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**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Tuesday, 29 September, 2020 10:08 AM  
**To:** 'Claim Workflow System' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** [MERINACHIA@MSFIRSTCAPITAL.COM.SG](mailto:MERINACHIA@MSFIRSTCAPITAL.COM.SG); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20003920MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

**BEST REGARDS**

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315  
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:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Sent:** Tuesday, 29 September 2020 10:06 AM  
**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG);  
[MERINACHIA@MSFIRSTCAPITAL.COM.SG](mailto:MERINACHIA@MSFIRSTCAPITAL.COM.SG)  
**Subject:** PRI: SURVEY ASSESSMENT - D20003920MFSH/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.**



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[www.avg.com](http://www.avg.com)

## Jia Le (LKK Auto)

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**From:** Jia Le (LKK Auto)  
**Sent:** Tuesday, 20 October 2020 4:27 PM  
**To:** Nicole Chong  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SKV 7011B AND SHA 351L ALONG ALEXANDRA RD (GANGES AVE) ON 26.09.2020 \*\*\* LKK REF : CC4/FCI20010411/Ada3  
**Attachments:** D20003920 VF.mp4

Without Prejudice

Dear Nicole,

Based on the video footage, we are unable to proceed with direct settlement. You may liaise with our principal directly for any matter.

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Jia Le (LKK Auto)  
**Sent:** Wednesday, 14 October 2020 3:02 PM  
**To:** Nicole Chong  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SKV 7011B AND SHA 351L ALONG ALEXANDRA RD (GANGES AVE) ON 26.09.2020 \*\*\* LKK REF : CC4/FCI20010411/Ada3

Without Prejudice

Dear Nicole,

For loss value, our surveyor recommended amount at **\$11,000.00**.

Please send us the deregistered letter once the vehicle had been scrap.

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

**From:** Jia Le (LKK Auto)

**Sent:** Friday, 9 October 2020 4:48 PM

**To:** Nicole Chong

**Cc:** Admin A

**Subject:** RE: ACCIDENT INVOLVING SKV 7011B AND SHA 351L ALONG ALEXANDRA RD (GANGES AVE) ON 26.09.2020

\*\*\* LKK REF : CC4/FCI20010411/Ada3

Without Prejudice

Dear Nicole,

We refer to the above matter.

For loss value, our surveyor recommended amount at **\$10,000.00**.

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

**From:** Nicole Chong [<mailto:nicole@casgarage.sg>]

**Sent:** Tuesday, 29 September 2020 2:16 PM

**To:** Jaslin Kok (LKK Auto)

**Cc:** Admin A; Jia Le (LKK Auto)

**Subject:** Re: ACCIDENT INVOLVING SKV 7011B AND SHA 351L ALONG ALEXANDRA RD (GANGES AVE) ON 26.09.2020

\*\*\* LKK REF : CC4/FCI20010411/Ada3

Dear Jaslin,

We only have scene photos.

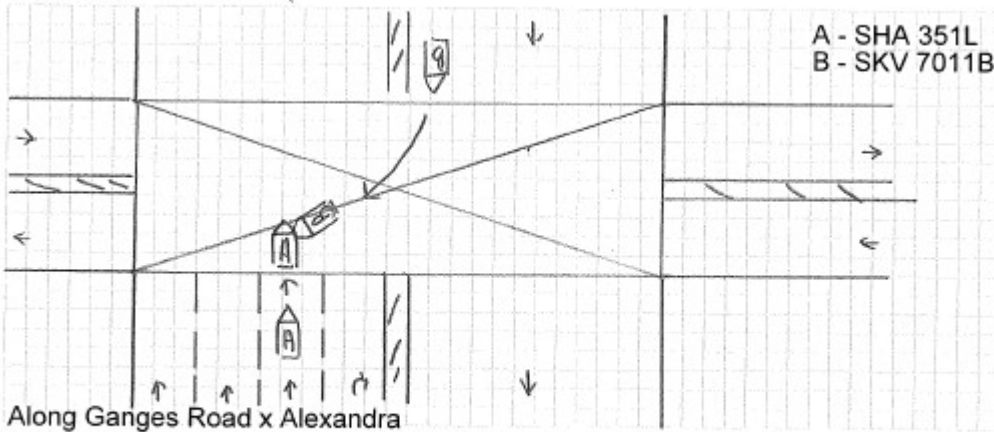
On Tue, 29 Sep 2020 at 13:03, Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)> wrote:

Dear Nicole,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

|  |
|--|
| On 26.09.2020 at about 18:55 hours I was travelling along Ganges Road x              |
| Alexandra with no passenger onboard .  |
| While travelling straight , suddenly veh B ( SKV 7011B ) from the opposite direction |
| make a right turn and collided into my taxi A - Front Right Portion .                |
| As it take place too fast I could not take evasive action to prevent .               |
| I have company video and photo to support my claims .                                |
| After the accident , I felt unwell will consult doctor later on .                    |
| Veh B ( SKV 7011B ) - Mr Cornelius Tay Chin Siak H/P : 9818 8402                     |

Please provide us evidence i.e. video/ scene photo and PIR (if any).

Kindly note that for liability, claim negotiation and settlement, please contact **Jia Le via email**.

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

*\*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,

**Jaslin Kok** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Nicole Chong <[nicole@casgarage.sg](mailto:nicole@casgarage.sg)>

**Sent:** Tuesday, 29 September 2020 12:50 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** SKV 7011B ESTIMATE

**WITHOUT PREJUDICE**

Dear Mei Kwan,

Attached estimate without your surveyor marking



Regards,

*Nicole Chong*

Admin and Finance Officer

**CAS Garage Pte. Ltd.**

Addr: 1 Kaki Bukit Ave 6, #02-22

Autobay. Singapore (417883)

Hp: 9791 6119

Office: 6484 2220

UEN: 201828067M

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**WITHOUT PREJUDICE**

Regards,

*Nicole Chong*

Admin and Finance Officer

**CAS Garage Pte. Ltd.**

Addr: 1 Kaki Bukit Ave 6, #02-22

Autobay. Singapore (417883)

Hp: 9791 6119

Office: 6484 2220

UEN: 201828067M