

## Asher Sng (LKKAUTO)

---

**From:** Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>  
**Sent:** Tuesday, 17 November 2020 3:53 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Admin A; Karen Tan  
**Subject:** FW: FW: Our Ref : D20003924MFSH / FW: TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)


Dear Asher,

TP had withdraw claim as of today.

Pls submit the survey report & close file at your end.

Regards

Chris Lim  
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: [ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**A Member of  Insurance Group**

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**From:** Cassandra Chua <cassandra.chua@autosprint.com.sg>  
**Sent:** Tuesday, 17 November 2020 3:33 pm  
**To:** Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>  
**Cc:** Karen Tan <karentan@msfirstcapital.com.sg>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** Re: FW: Our Ref : D20003924MFSH / FW: TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)

Dear Chris,

Kindly withdraw TP claim as of today, 17/11/2020.

Appreciated and thank you.

Warmest Regards,

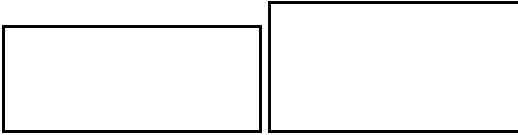
**Cassandra Chua (Miss)**

**Claims Advisor**

**Autosprint PTE. LTD.**

E: [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

**M: 9820 7448**



On Tue, Oct 13, 2020 at 2:55 PM Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)> wrote:

Dear Cassandra,

We maintain our stand base on our email dated 8<sup>th</sup> Oct 2020 to you.

Pls advise your client to withdraw the claim.

Thank you.

Chris Lim

Motor Claims Dept.

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**From:** Cassandra Chua <[cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)>

**Sent:** Tuesday, 13 October 2020 10:25 am

**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: FW: Our Ref : D20003924MFSH / FW: TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)

Dear Chris,

Any update(s)?

Appreciated and thank you.

Warmest Regards,

**Cassandra Chua (Miss)**

**Claims Advisor**

**Autosprint PTE. LTD.**

**E:** [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

**M:** 9820 7448



On Thu, Oct 8, 2020 at 2:56 PM Cassandra Chua <[cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)> wrote:

Dear Chris,

Can we get this claim settled @ 50/50?

Appreciated and thank you.

Warmest Regards,

**Cassandra Chua (Miss)**

**Claims Advisor**

**Autosprint PTE. LTD.**

E: [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

**M: 9820 7448**



On Thu, Oct 8, 2020 at 2:25 PM Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)> wrote:

Dear Cassandra,

Received the taxi passenger's statement.

We still maintain our position on this matter as the BOLA scenario no.15 is very clear.

Those vehicles filtering lane bears 100% liability.

Pls advise your client to withdraw claim.

Thank you.

Chris Lim

Motor Claims Dept.

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**From:** Cassandra Chua <[cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)>

**Sent:** Thursday, 8 October 2020 1:37 pm

**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; Summer Lee (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; Lester Yeong <[lester.yeong@autosprint.com.sg](mailto:lester.yeong@autosprint.com.sg)>  
**Subject:** Re: Our Ref : D20003924MFSH / FW: TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)

Dear Chris.

As attached.

Statement from taxi's passenger.

Appreciated and thank you.

Warmest Regards,

**Cassandra Chua (Miss)**

**Claims Advisor**

**Autosprint PTE. LTD.**

**E:** [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

**M:** 9820 7448



On Thu, Oct 8, 2020 at 9:21 AM Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)> wrote:

Dear Cassandra,

We refer to the above cited matter.

Base on BOLA no.15, your client is 100% liability as vehicles filtering should keep a lookout and only filter when it safe to do so.

We maintain our position on this matter.

Pls advise your client to withdraw claim.

Thank you.

Chris Lim

Motor Claims Dept.

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Cassandra Chua <[cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)>  
**Sent:** Wednesday, 7 October 2020 5:27 pm  
**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>  
**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; Summer Lee (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; Lester Yeong <[lester.yeong@autosprint.com.sg](mailto:lester.yeong@autosprint.com.sg)>  
**Subject:** Re: Our Ref : D20003924MFSH / FW: TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)

Dear Chris,

My client did filter into your insured's lane.

However, your insured already did see my client coming, and already was halfway into lane.

Why didn't he stop and continue to proceed, causing this accident?

Appreciated and thank you.

Warmest Regards,

Cassandra Chua (Miss)

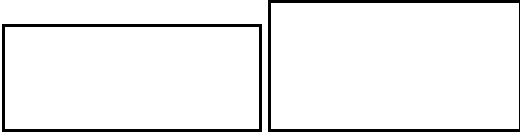
Claims Advisor

Autosprint PTE. LTD.



E: [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

M: 9820 7448



On Wed, Oct 7, 2020 at 4:58 PM Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)> wrote:

Dear Cassandra,

We refer to the above cited matter.

For this case, we are unable to admit liability as the video clearly show that it was your client who filtered lane and caused the accident.

Pls advise your client to withdraw the claim.

Regards

Chris Lim

Motor Claims Dept.

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Cassandra Chua <[cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)>

**Sent:** Wednesday, 7 October 2020 4:15 pm

**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** Re: Our Ref : NC-20007205 FW: TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)

Dear Chris,

As attached.

Kindly advise liability status.

Appreciated and thank you.

Warmest Regards,

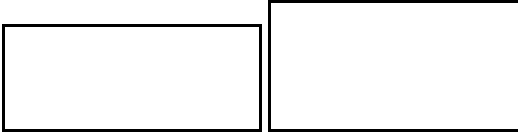
**Cassandra Chua (Miss)**

**Claims Advisor**

**Autosprint PTE. LTD.**

E: [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

M: 9820 7448



On Mon, Sep 28, 2020 at 4:36 PM Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)> wrote:

Dear Cassandra,

We can arrange for a PRI on a 'WITHOUT PREJUDICE BASIS'.

Regards

Chris Lim  
Motor Claims Dept.

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Cassandra Chua <[cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)>

**Sent:** Monday, 28 September 2020 4:30 pm

**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** Re: Our Ref : NC-20007205 FW: TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)

Dear Chris,

Yes, my insured is indeed filtering lane.

However, your insured can already see my insured in lane.

If he did were to slow down and let my insured pass, this accident will not happen.

Appreciated and thank you.

Warmest Regards,

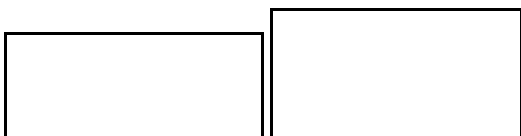
**Cassandra Chua (Miss)**

**Claims Advisor**

**Autosprint PTE. LTD.**

E: [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

**M: 9820 7448**



On Mon, Sep 28, 2020 at 4:28 PM Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)> wrote:

Without Prejudice

Dear Cassandra,

We refer to the above cited matter.

Base on the video footage provided and under BOLA 15, your client was filtering into our insured lane.

Your client should keep a lookout and make sure that it's safe to filter lane before doing so.

We are unable to admit liability for this case.

Regards

Chris Lim  
Motor Claims Dept.

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Cassandra Chua <[cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)>

**Sent:** Monday, 28 September 2020 3:45 pm

**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** Re: Our Ref : NC-20007205 FW: TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)

[\\_Accident Scene Video 2.MP4](#)

[\\_Accident Scene Video 3.MP4](#)

[\\_Accident Scene Video 4.MP4](#)

[\\_Accident Scene Video 5.MP4](#)

[\\_Accident Scene Video 6.MP4](#)

[\\_Accident Scene Video.MP4](#)

Dear Chris,

As attached.

Appreciated and thank you.

Warmest Regards,

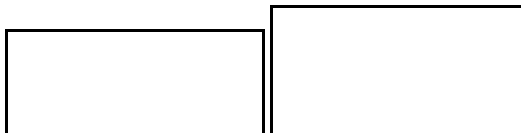
**Cassandra Chua (Miss)**

**Claims Advisor**

**Autosprint PTE. LTD.**

**E:** [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

**M:** 9820 7448



On Mon, Sep 28, 2020 at 2:11 PM Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)> wrote:

Dear Cassandra,

We refer to the above cited matter.

Kindly forward us the video footage as mention in your client's GIA report before we can advise on the liability status.

Thank you.

Chris Lim  
Motor Claims Dept.

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Cassandra Chua <[cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)>  
**Sent:** Monday, September 28, 2020 12:13 PM  
**To:** Motor\_Claims <[Motor\\_Claims@msfirstcapital.com.sg](mailto:Motor_Claims@msfirstcapital.com.sg)>  
**Cc:** Lester Yeong <[lester.yeong@autosprint.com.sg](mailto:lester.yeong@autosprint.com.sg)>  
**Subject:** TP Claim for SBQ 8942 R & SHB 4057 E - DOA 25/09/2020 (First Capital)

Dear Motor Claims Department,

Attached as per your pursuant.

Kindly advise liability status for my client.

Appreciated and thank you.

Warmest Regards,



Cassandra Chua (Miss)

Claims Advisor

Autosprint PTE. LTD.

E: [cassandra.chua@autosprint.com.sg](mailto:cassandra.chua@autosprint.com.sg)

M: 9820 7448

