

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 24 December 2020 9:22 AM
To: Vic Alpeh S. Sanghilan
Cc: Admin A; Jason Tea
Subject: RE: [MANDATE GIVEN] :RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at a global sum of \$2,100.00(all-in) with third party repairer.

We are currently pending for signed DV from third party and will proceed to close file once DV received. Thanks.

"Best Wishes for Merry Christmas & Happy New Year 2021"

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: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Sent: Tuesday, 15 December 2020 10:20 AM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [MANDATE GIVEN] :RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$2,162.22 (all in).**

Kindly request from TP Repairer to include the Rental Rate on the COR Tax Invoice since they claim with GST.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn.
No. 195000106C

A Member of MS&AD Insurance Group

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Wednesday, 2 December 2020 9:04 am

To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [SEEK MANDATE] : [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Your ref : **D20004073MFSH**

Our ref : CC4/FCI20010862/Epa3q2

Dear Sirs,

ACCIDENT INVOLVING SHD3039D(MS FCI) AND SHB8971P(TP) ON 06/10/2020

We refer to the above matter.

The accident occurred when our insured driver came out from minor road and collided with third party who was on main road. Liability is not in our driver's favour.

We seek your approval to offer repairer **"PREMIER AUTOMOTIVE SERVICES PTE LTD"** at **\$2,162.22(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair(w/GST)	\$ 8,737.79	\$ 1,559.12 (\$1,457.12 + 7%GST)
2. Loss of Rental (6days x \$70.62)	\$ 423.72	\$ 353.10 (5days x \$70.62)
3. Loss of Income (6days x \$100.00)	\$ 600.00	\$ 250.00 (5days x \$50.00)
Total	\$ 9,761.51	\$ 2,162.22

Surveyor recommended 3 days for repair + 1PRS + 1Sunday =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: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Sent: Wednesday, 21 October 2020 4:06 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: [KIV for 2 WEEKS] RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

We refer to your below email and the contents were duly noted.

As he agreed to let us handle the matter, we will send a follow up a letter to our Insured Driver with regards to your meeting and discussion.

Please allow 2 weeks' time (around November 5th) before we can provide further instructions with regards to the Express Settlement.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Wednesday, 21 October 2020 2:32 pm

To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto)

<jaslinkok@lkkauto.com>

Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Hi Vic,

We refer to the above matter.

Please be informed that our driver Mr Tan had come down our office yesterday to view both parties video. The summary of our discussion is as follows: -

We advised our driver that we did not have a good case to defend as third party video clearly shows that third party was driving straight within his lane, our driver who was turning out from the minor road should give way to third party.

Our driver insisted that based on his taxi video, there was no oncoming car from the left while he turned out, suddenly third party appeared and collision happened. Our driver also mentioned that he had almost entered fully in the left lane, third party should be able to see his taxi but did not stop and resulted the accident. Furthermore, our driver highlighted that there was a road work along the road, both drivers' view may have been blocked by the barrier. Our driver is of the view that it is a 50/50 case. We have explained to him that it is difficult to negotiate at 50/50 as third party video footage clearly shows that his taxi turned out from the minor road, before crossing into third party lane, he should be able to see third party taxi and yet he did not stop to give way.

In the end, we have advised driver that we would try to negotiate and resolve the matter at best with third party. Our driver still felt that he is not 100% at fault, however he will let insurer to handle the matter.

Kindly let us have your mandate on liability after review the case.

Thanks.

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: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Sent: Tuesday, 20 October 2020 2:17 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

Please refer to below link for the video footage.

Download Link - Expires on 2020-11-03 00:00 GMT+0800

[CT20100087 SHD3039D 06-10-2020 FAF \(online-video-cutter.com\).mp4](#) (17.8 MB)

<https://secure.justattach.com/download.php?T=1n-.hOY6OTbNdozJWVQearXAPDxVEOXo23sUkoN2YoE8oDoka2BCjCugE9Agx2CFes9UaJVkoHDDH2amZmyJEg>

Please take note of the below:

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. All our rights are hereby reserved.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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From: Vic Alpeh S. Sanghilan
Sent: Monday, 19 October 2020 3:24 pm
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

We refer to your below email.

Please be informed that we are still pending for the release of Insured Video.

We will continue to follow up on the matter.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn.
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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Sunday, 18 October 2020 10:53 am
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: Re: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Hi Vic,

Thank you for your email.

Kindly advise if insured video is available.

Thanks.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Thursday, 15 October 2020 3:32 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

We refer to your below update.

Please be informed that we are still pending for the release of our Insured's video footage. We will get back to you once copy will be released and available.

Meanwhile, attached TP video footage and scene photo for your reference.

Please take note of the below:

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. All our rights are hereby reserved.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Thursday, 15 October 2020 12:24 pm

To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Hi Vic,

We refer to your below email.

Kindly let us have a copy of insured video footage for our necessary action.

For an update, we have spoken to our driver Mr Tan. During our tele-conversation, we have advised him that third party had submitted a copy of video footage to show that third party was driving straight, while our driver was turning out from minor road. However our driver insisted that his taxi had come out from the minor road for few seconds and third party should have seen him but still moving ahead and caused the accident. He disagreed that he is 100% liable.

We have invited our driver, Mr Tan to come down to LKK office to view third party video for further explanation and he will let us know his schedule.

We will update you again after discussion with our driver. Thanks.

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: Vic Alpeh S. Sanghilaan <vicsanghilaan@msfirstcapital.com.sg>

Sent: Tuesday, 13 October 2020 10:31 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Jaslin,

We refer to your below email. There is no Express Settlement at this point as our Insured Driver had insisted he is not at fault.

As such, kindly interview and talk to our Insured Driver MR TAN POH LEE / 91441829 giving the view of liability as per BOLA and based on TP video footage.

We can only proceed to do Express Settlement once Insured Driver is cleared.

Kindly let us know the outcome after the Interview to the ID.

Meanwhile, please also prepare the PRI/Survey Report and Survey Photos.

Thank you.

Kind Regards,

Vic Sanghilaan
Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilaan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Friday, 9 October 2020 2:10 pm

To: Vic Alpeh S. Sanghilaan <vicsanghilaan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Jason Tea

<JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Vic

We refer to the above matter.

Liability: 100%

Remark: BOLA 9 applicable. OI TURNING INTO MAIN ROAD

Kindly let us have your approval on liability.

**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 | fax: 6741 4108

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

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

Sent: Friday, 9 October 2020 11:22 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Eda3

Dear Jaslin,

Please find attached IV GIA report as requested.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 8 October 2020 6:00 pm

To: Vic Alpeh S. Sanghilaan <vicsanghilaan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Eda3

YOUR REF: D20004073MFSH

LKK REF: CC4/FCI20010862/Epa3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHB 8971P on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Meanwhile, kindly provide a copy of your insured's GIA report for our necessary action

**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 | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 8 October 2020 3:15 PM

To: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Eda3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

We will get back to you on preliminary advice in due course.

Kindly let us have a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Jia Le and she can be contacted at DID: 6749 5792.

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 | fax: 6741 4108

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Thursday, 8 October 2020 2:29 PM

To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/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 | 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>

Sent: Thursday, 8 October 2020 2:21 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20004073MFSH/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

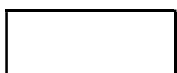
Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

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