Cecilia Chong (LKK Auto)

From: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sq>

Sent: Wednesday, 20 January 2021 9:37 AM

To: Cecilia Chong (LKK Auto)

Subject: RE: SURVEY ASSESSMENT - D20004315MFSH/1 // EXPRESS SETTLEMENT

Dear Cecilia,

We refer to your email below.

We have been informed by CDGE that our insured had made a 100% recovery from the insurance coy of 3rd party.

Kindly inform TP that we will reject the claim.

Thank you.

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 | Company Regn. No. 195000106C

A Member of MS&AD 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: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Sent: Monday, 11 January 2021 12:48 pm

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

Cc: Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004315MFSH/1 // EXPRESS SETTLEMENT

Dear Chris,

We refer to the above matter.

Attached is a copy of video footage from TP.

We are in the view that both parties making a lane change. In view of above liability is shared equally between both parties (50/50).

Kindly let us have your approval/instruction. Thanks

Best Regards,

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Wednesday, 20 January 2021 4:41 PM Sent:

To: 'Kaitlyn Chio'

'Lily Loi'; 'EXSTAFF - Sharon Ten'; 'Ling Ting An'; 'Adeline Lim'; Admin A; Su Li (LKK Cc:

Auto)

RE: SURVEYOR APPOINTED; OUR REF: D20004315MFSH; YOUR REF: SMS426B LKK **Subject:**

REF: CC4/FCI20011666/ks3

WITHOUT PREJUDICE

Dear Kaitlyn,

We refer to the above matter.

Our principal have been informed by CDGE that our insured had made a 100% recovery from the insurance coy of your client.

In view of above, we have our principal instruction to deny liability and not able to look into this matter.

Thanks

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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





Save the Earth Print only when necessary

From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 20 January 2021 12:05 PM To: 'Kaitlyn Chio' <kaitlyn.chio@ow.sg>

Cc: 'Lily Loi' <lily.loi@ow.sg>; 'EXSTAFF - Sharon Ten' <sharon@ow.sg>; 'Ling Ting An' <tingan.ling@ow.sg>; 'Adeline Lim'

<adeline@ow.sg>; Admin A <admin-a@lkkauto.com>; Su Li (LKK Auto) <suli@lkkauto.com>

Subject: RE: SURVEYOR APPOINTED; OUR REF: D20004315MFSH; YOUR REF: SMS426B LKK REF:

CC4/FCI20011666/ks3

WITHOUT PREJUDICE

Dear Kaitlyn,

We refer to the above matter.

We would like to withdraw previous offer of 50%.

We will revert back to you on the liability.