Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)

Sent: Tuesday, 29 December 2020 3:56 PM

To: 'Eric Woo'
Cc: Admin A

Subject: RE: SURVEY ASSESSMENT - D20004921MFSH/1 *** LKK REF: CC4/FCI20013440/ra3

Dear Eric

Contents noted.

Please be informed that no survey has been done, hence there is no survey fee for this matter.

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Tuesday, 29 December 2020 3:53 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20004921MFSH/1 *** LKK REF: CC4/FCI20013440/ra3

Dear Jaslin,

As spoken, our insured was driving straight when third-party vehicle changed lane abruptly and caused the accident.

As such, we are of the view that ID is NAF (BOLA 15 applies).

Therefore, please assist to deny third-party claim.

Kindly advise if there is any survey fee for this matter.

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 | TEL: 6507 3848

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.sq for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail

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

Sent: Tuesday, December 29, 2020 12:54 PM **To:** Eric Woo < EricWoo@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: SURVEY ASSESSMENT - D20004921MFSH/1 *** LKK REF: CC4/FCl20013440/ra3

Dear Eric

We have Third Party's video showing that our insured driver was travelling along his lane, and TP trying to turn into minor road.

We are of the view that our insured is not liable for the accident.

Please let us have your approval / instructions.

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)

Sent: Tuesday, 29 December 2020 3:57 PM

To: Edwin Abcede Caina

Cc:Andre Chow En De; Coco Lu Ting; Don Bong Kiong Hua; Kevin Leong Wai Kit; Admin ASubject:RE: SLE408P / SHA9B TP CLAIM DOA:26.11.2020 *** LKK REF: CC4/FCI20013440/ra3

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Based on the video given, it shows that your client was turning into minor road while our insured was driving straight within his own lane. Therefore, we are of the view that our insured is not liable for the accident.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter.

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>

Sent: Tuesday, 29 December 2020 11:29 AM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>; Kevin Leong Wai Kit <kevin.leong@cyclecarriage.com.sg>; Admin A <admin-

a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: SLE408P / SHA9B TP CLAIM DOA:26.11.2020 *** LKK REF: CC4/FCI20013440/ra3

Hi Jaslin,

Please see attached video

Best Regards,

Edwin Caina Advisor- Customer Service



Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339



A member of the Jardine Cycle & Carriage Group.

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

Sent: Tuesday, December 29, 2020 11:05 AM

To: Edwin Abcede Caina < edwin.caina@cyclecarriage.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Don Bong Kiong Hua

<kionghua.bong@cyclecarriage.com.sg>; Kevin Leong Wai Kit <kevin.leong@cyclecarriage.com.sg>; Admin A <admin-</p>

a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: SLE408P / SHA9B TP CLAIM DOA:26.11.2020 *** LKK REF: CC4/FCI20013440/ra3

This email was sent from outside of your organisation

WITHOUT PREJUDICE

Dear Sir / Madam,

Please provide us the following and arrange for survey..

- evidence i.e. video and scene photo.
- PIR result (if any)

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

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: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Sent: Monday, 7 December 2020 12:00 PM

To: Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>; Kevin Leong Wai Kit <kevin.leong@cyclecarriage.com.sg>; Jaslin Kok (LKK Auto)

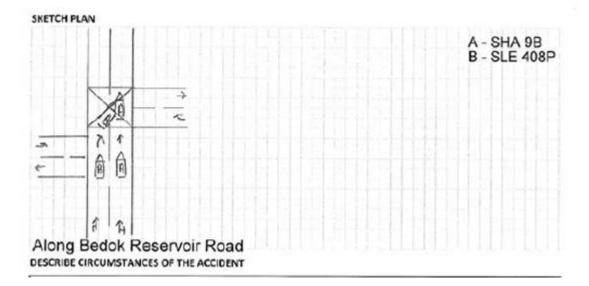
<jaslinkok@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: SLE408P / SHA9B TP CLAIM DOA:26.11.2020 *** LKK REF: CC4/FCI20013440/ra3

Dear Sir / Madam,

We refer to the above matter.

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



Brief Details.

On 26/11/2020 at around 11pm, I was driving along Bedok Reservoir Road near Blk 631 Bedok Reservoir Road. I was travelling on the 1st lane from the right. I noticed there was a silver car (Citreon, Registration Plate: SLE 408P) travelling on the road next to me on the 2nd lane. Suddenly, the driver of the other car cut into my lane abruptly. I tried to avoid the collision, however, I was unable to. As a result, the other driver hit onto the left hand side of my vehicle. I went out to make a check and discovered there were long scratches on the left hand side of my car, and the left hand side doors were dented. I took some photographs of my car and the other driver's vehicle plate number and left.

No one was injured hence we did not call for Police or Ambulance. I have an in-vehicle camera which I believe may have captured footage of the incident. I went to see the doctor at Khoo Teck Pust Hospital because I felt giddy and muscle strain on my neck and shoulders, and I received 3 days MC. I am lodging this report as I will be reporting this matter to my company (CityCab).

Please provide us the following and arrange for survey..

- evidence i.e. video and scene photo.
- PIR result (if any)

Please note that for liability, claim negotiation and settlement, please contact Jaslin.

Our respective case handler will look into the matter and get back to you in due course.

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 | 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

From: Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>

Sent: Thursday, December 3, 2020 3:50 PM

To: Motor Claims < Motor Claims@msfirstcapital.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>; Don Bong Kiong Hua

<kionghua.bong@cyclecarriage.com.sg>; Kevin Leong Wai Kit <kevin.leong@cyclecarriage.com.sg>

Subject: SLE408P / SHA9B TP CLAIM DOA:26.11.2020

Officer in Charge,

May we check for the liability of accident?

Best Regards,

Edwin Caina Advisor- Customer Service



Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339 T: +65 6568 4501 • F: +65 6565 1240 • H: +65 91819978 •



A member of the Jardine Cycle & Carriage Group

From: PGLJ06 < PGLJ06@cyclecarriage.com.sg > Sent: Thursday, December 3, 2020 3:49 PM

To: Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>

Subject: scan to email

DISCLAIMER:- This email and any attachment to it is confidential and intended only for the use of the individual or entity named above and may contain information that is privileged. If you are not the intended recipient, you are notified that any dissemination, distribution or copying of this email or any attachment is strictly prohibited. If you have received this email in error, please notify us immediately by return email and destroy the original message. Any views expressed are those of the individual sender, and not necessarily the views of Cycle Carriage Industries Pte Ltd and/or any of its related corporations.

DISCLAIMER:- This email and any attachment to it is confidential and intended only for the use of the individual or entity named above and may contain information that is privileged. If you are not the intended recipient, you are notified that any dissemination, distribution or copying of this email or any attachment is strictly prohibited. If you have received this email in error, please notify us immediately by return email and destroy the original message. Any views expressed are those of the individual sender, and not necessarily the views of Cycle Carriage Industries Pte Ltd and/or any of its related corporations.