

## Jaslin Kok (LKK Auto)

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**From:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Sent:** Wednesday, 3 February 2021 10:19 AM  
**To:** Mei Kwan (LKKAuto)  
**Cc:** Admin A; Jaslin Kok (LKK Auto)  
**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3  
**Attachments:** CC20120428 SHB2377U 22-12-2020 NAF\_Segment\_0\_x264.mp4

Dear Mei Kwan,

Please find attached the video footage as requested.

Our driver was already driving straight when third-party vehicle changed lane.

Furthermore, third-party vehicle should not change lane on the second lane.

Therefore we are unable to consider third-party claim.

**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.

Eric Woo  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: [EricWoo@msfirstcapital.com.sg](mailto:EricWoo@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:** Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>  
**Sent:** Friday, January 29, 2021 1:07 PM  
**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>  
**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3

Dear Eric,

Please provide us OI's video footage.

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)

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**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Sent:** Wednesday, 27 January, 2021 2:51 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

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

**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3

Dear Jaslin,

Due to conflicting version, we are unable to consider Express Settlement.

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](mailto:EricWoo@msfirstcapital.com.sg)  
|Company Regn. No. 195000106C | TEL: 6507 3848

**A Member of  Insurance Group**

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Wednesday, January 13, 2021 4:33 PM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

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

**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3

Dear Eric

Please be informed Third Party do not have any video footage.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**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:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Sent:** Wednesday, 13 January 2021 3:56 PM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3

Dear Jaslin,

We refer to our email below.

Please advise if there is any TPV VF.

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](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C | TEL: 6507 3848  
**A Member of MS&AD Insurance Group**

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Sent:** Wednesday, January 6, 2021 1:02 PM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3

Dear Eric

Contents Noted.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**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:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Sent:** Wednesday, 6 January 2021 12:59 PM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3

Dear Jaslin,

Tried to call you but to no avail.

Please assist to request for TPV video footage.

In the mean time, I will request for ID video footage to better determine liability.



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](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C | TEL: 6507 3848  
**A Member of MS&AD Insurance Group**

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Tuesday, January 5, 2021 6:02 PM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

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

**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3

**YOUR REF: D20005295MFSH**

**LKK REF: CC4/FCI20014610/Ura3**

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Survey Photos

Kindly let us have your comments/instructions on liability.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

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

**Sent:** Tuesday, 5 January 2021 5:45 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Subject:** FW: SURVEY ASSESSMENT - D20005295MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2377U AND SLL6427H ON 22.12.2020 \*\*\* LKK REF : CC4/FCI20014610/Ura3

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

**Sent:** Monday, 28 December, 2020 7:45 PM

**To:** 'Claim Workflow System' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20005295MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that repairer agreed to survey on 29/12/2020.

**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)

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

***\* 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:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Monday, 28 December 2020 4:57 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

Cc: [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)

Subject: PRI: SURVEY ASSESSMENT - D20005295MFSH/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.**



This email has been checked for viruses by AVG antivirus software.

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

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Wednesday, 3 February 2021 12:24 PM  
**To:** jouis  
**Cc:** Admin A  
**Subject:** Re: Accident Involving Vehicle SLL6427H , and SHB2377U (your Insured ) dated 22/12/2020 \*\*\* LKK REF: CC4/FCI20014610/Ura3

### WITHOUT PREJUDICE

Dear Jouis

We have our insured video showing our insured was already driving straight when your client changed lane.

Furthermore, your client should not change lane on the second lane.

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

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**From:** jouis <jouis@jinauto.com.sg>  
**Sent:** Wednesday, January 13, 2021 4:28 PM  
**To:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Accident Involving Vehicle SLL6427H , and SHB2377U (your Insured ) dated 22/12/2020 \*\*\* LKK REF: CC4/FCI20014610/Ura3

Hi Jaslin,

No video footage available

Thank you & Best Regards,  
Jouis Seow  
Jin Auto Services Pte Ltd  
Blk 14 #01-412 Defu Lane 10  
Singapore 539195.

Tel : (65) 62898126  
Fax : (65) 62870590  
Email : [jouis@jinauto.com.sg](mailto:jouis@jinauto.com.sg)

---

**From:** Jaslin Kok (LKK Auto) [mailto:jlinkok@lkkauto.com]  
**Sent:** Wednesday, 13 January 2021 3:59 PM  
**To:** jouis <jouis@jinauto.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Accident Involving Vehicle SLL6427H , and SHB2377U (your Insured ) dated 22/12/2020 \*\*\* LKK REF: CC4/FCI20014610/Ura3

**WITHOUT PREJUDICE**

Dear Sir / Madam,

We refer to our email below.

Kindly let us have your client video footage for our necessary action.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**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)

---

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

**Sent:** Wednesday, 6 January 2021 1:03 PM

**To:** jousi <[jouis@jinauto.com.sg](mailto:jouis@jinauto.com.sg)>

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

**Subject:** RE: Accident Involving Vehicle SLL6427H , and SHB2377U (your Insured ) dated 22/12/2020 \*\*\* LKK REF: CC4/FCI20014610/Ura3

**WITHOUT PREJUDICE**

Dear Sir / Madam,

We refer to our email on 28/12/2020

**Please provide us the following.**

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

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**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)

---

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

**Sent:** Monday, 28 December 2020 10:24 PM

**To:** jousi <[jouis@jinauto.com.sg](mailto:jouis@jinauto.com.sg)>

**Cc:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Accident Involving Vehicle SLL6427H , and SHB2377U (your Insured ) dated 22/12/2020 \*\*\* LKK REF: CC4/FCI20014610/Ura3

Dear Sir / Madam,

We refer to the above matter.

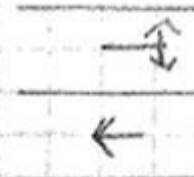
Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.





### SKETCH PLAN

A = SHB 2377U



B = SLL 6427H  
(TOYOTA HIACE)

Left

### DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the 22/12/2016 @ 1310 hrs, I a  
Jln Tanjong Leng direction with  
on board my taxi.

As I was driving suddenly there is  
taxi left rear portion & I elude

I came out to checked and found  
of SLL 6427H right front part  
onto my taxi.

No injury at the point of ac

**Please provide us the following.**

- **evidence i.e. video and scene photo (if any)**
- **Estimate**
- **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.*

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

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:** jous <[jouis@jinauto.com.sg](mailto:jouis@jinauto.com.sg)>

**Sent:** Thursday, December 24, 2020 3:20 PM

**To:** Motor Claims <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>

**Subject:** Accident Involving Vehicle SLL6427H , and SHB2377U (your Insured ) dated 22/12/2020

Without Prejudice.

Dear Sir/Madam,

Accident Involving Vehicle SLL6427H , and SHB2377U (your Insured ) dated 22/12/2020

We are assisting owner of SLL6427H , handling their third party claim recovery against SHB2377U

Please arrange the survey on 02/11/2020 1PM at Blk 14 Defu Lane 10 # 01-412

Kindly establish liability for this case.

Thank you & Best Regards,

Jouis Seow

Jin Auto Services Pte Ltd

Blk 14 #01-412 Defu Lane 10  
Singapore 539195.

Tel : (65) 62898126  
Fax : (65) 62870590

Email : [jouis@jinauto.com.sg](mailto:jouis@jinauto.com.sg)