

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Thursday, 17 June 2021 3:24 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: SURVEY ASSESSMENT - D21000121MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8681G AND SLR3494B ON 16.12.2021 *** LKK REF: CC4/FCI21000271/R1ea3

Follow Up Flag: Follow up
Flag Status: Flagged


Dear Asher,

As spoken, please proceed to reject third-party claim and close case on your end.

Please let us have your survey report and survey fee.

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
A Member of  Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Thursday, 17 June 2021 3:09 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D21000121MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8681G AND SLR3494B ON 16.12.2021 *** LKK REF: CC4/FCI21000271/R1ea3

Hi Eric,

We refer to the above matter.

Insured video have clearly show that third party tried to cut into insured lane and collided into insured vehicle.

We are of the opinion that the liability in not third party favour.

In view of the above, we are intending to reject TP claim.

For your approval/ comments/ instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

Sent: Thursday, 17 June 2021 3:04 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT – D21000121MFSH/1 // EXPRESS SETTLEMENT – ACC INV SHA8681G AND SLR3494B ON 16.12.2021 *** LKK REF: CC4/FCI21000271/R1ea3

Dear Asher,

Please find attached the video footage as requested.

IV was clearly moving straight when third-party vehicle tried to cut into his lane abruptly.

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 | Company Regn. No. 195000106C

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Thursday, 17 June 2021 10:34 am

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D21000121MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8681G AND SLR3494B ON 16.12.2021 *** LKK REF: CC4/FCI21000271/R1ea3

Hi Eric,

We refer to the above matter.

Kindly assist to forward insured video for us to review on the liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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From: Asher Sng (LKKAuto)

Sent: Monday, 22 February 2021 12:18 PM

To: MERINACHIA@MSFIRSTCAPITAL.COM.SG

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

Subject: RE: SURVEY ASSESSMENT - D21000121MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8681G AND SLR3494B ON 16.12.2021 *** LKK REF: CC4/FCI21000271/R1ea3

Hi Merina,

We refer to the above matter.

Kindly assist to forward insured video for us to review on the liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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



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

Sent: Wednesday, 13 January 2021 1:19 PM

To: MERINACHIA@MSFIRSTCAPITAL.COM.SG

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D21000121MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8681G AND SLR3494B
ON 16.12.2021 *** LKK REF: CC4/FCI21000271/R1ea3

Dear Merina,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Please take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

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)

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

Sent: Wednesday, 6 January, 2021 4:27 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D21000121MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer arrange on 08/01/2021.

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: Wednesday, 6 January 2021 3:55 PM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT – D21000121MFSH/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

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Thursday, 17 June 2021 3:33 PM
To: 'Dd hashim'
Subject: RE: 85008860/SLR3494B/TP SHA8681G/16/12/2020-OFFER/LKK REF: CC4/FCI21000271/ea3
Attachments: OID VIDEO.mp4

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir,

We refer to the above matter.

Enclosed a copy of the video for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client try to change into our insured lane and collided with our insured vehicle that is traveling straight.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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From: Asher Sng (LKKAuto)
Sent: Monday, 15 March 2021 9:02 PM
To: Dd hashim <dd.hashim@dingauto.sg>
Subject: RE: 85008860/SLR3494B/TP SHA8681G/16/12/2020-OFFER/LKK REF: CC4/FCI21000271/ea3

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir,

We refer to the above matter.

Kindly assist to forward us your client's video to further review on the liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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: Dd hashim <dd.hashim@dingauto.sg>

Sent: Monday, 8 February 2021 11:54 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: 85008860/SLR3494B/TP SHA8681G/16/12/2020-OFFER/LKK REF: CC4/FCI21000271/ea3

WITHOUT PREJUDICE

DING AUTO PTE LTD

Dear Asher,

Attachment our supporting documents to claim against your insured.
We have completed the repair, vehicle collected and have finalized.

We would like to claim for our client as per following:

Recommended Repair Days: 02

Sat, Sun, Public Holiday/etc: 00

Total Claims Days: 01

Cost Of Repair: \$695.50

Lta/Gia Fee: \$0.00

Loss Of Rental: \$0.00

Loss Of Use: \$60.00

Towing Fee: \$0.00

Surveyor Fee: \$0.00

Total: \$755.50

Kindly revert us with an offer to close this case as soon as possible.
Please do not hesitate to contact us for further assistance.

Thank you.

SINCERELY

Motor Claims Officer

HP: +65 81160811 / +65 92394128