

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 28 November 2022 1:52 PM
To: 'CHEW SHIN LING'
Cc: LILY KOH; NM_Claim_SG; Admin A; Olivia Lau (LKKAuto)
Subject: RE: OREF : 20/21/21/LL00/003530 | Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144...

Dear Ms Chew,

As spoken, we will submit our report to your good office asap.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: CHEW SHIN LING <SLCHEW@lonpac.com>
Sent: Tuesday, 8 November 2022 11:18 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: LILY KOH <lilykoh@lonpac.com>; NM_Claim_SG <nm_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>
Subject: RE: OREF : 20/21/21/LL00/003530 | Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144...

Lonpac External - Confidential

Hi Hsiao Tong,

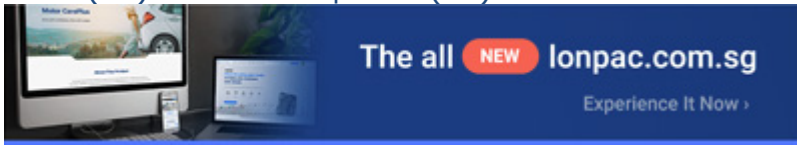
Good morning.

As spoken, please find the attached documents for your kind attention.

Thank you very much for your assistance.

Best regards,
Ms. Chew Shin Ling
Claims Department
Lonpac Insurance Bhd

300 Beach Road, #17-04/06 The Concourse, Singapore 199555
DID: (65) 6279 9271 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: CHEW SHIN LING

Sent: Wednesday, 2 November 2022 7:41 am

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

Cc: LILY KOH <lilykoh@lonpac.com>; 'NM_Claim_SG' <nm_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>

Subject: RE: OREF : 20/21/21/LL00/003530 | Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144...

Lonpac External - Confidential

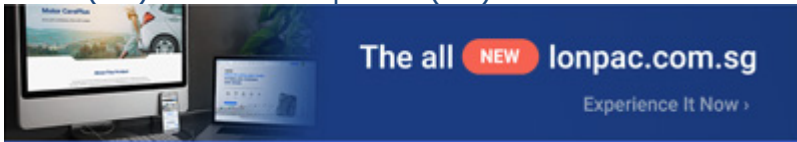
Your ref : CCA/LPC21008648/Kes3

Good morning Hsiao Tong,

Appreciate if you could assist to expedite the report.
Claimant sent reminder.

Thank you and have a good day.

Best regards,
Ms. Chew Shin Ling
Claims Department
Lonpac Insurance Bhd
300 Beach Road, #17-04/06 The Concourse, Singapore 199555
DID: (65) 6279 9271 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: CHEW SHIN LING

Sent: Wednesday, 12 October 2022 7:22 am

To: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

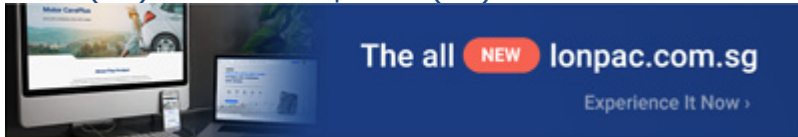
Cc: LILY KOH <lilykoh@lonpac.com>; NM_Claim_SG <nm_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: OREF : 20/21/21/LL00/003530 | Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144...

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Thank you, Olivia for your kind assistance.
We shall await for the report.

Best regards,
Ms. Chew Shin Ling
Claims Department
Lonpac Insurance Bhd
300 Beach Road, #17-04/06 The Concourse, Singapore 199555
DID: (65) 6279 9271 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>
Sent: Tuesday, 11 October 2022 11:17 pm
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; CHEW SHIN LING <SLCHEW@lonpac.com>
Cc: LILY KOH <lilykoh@lonpac.com>; NM_Claim_SG <nm_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: OREF : 20/21/21/LL00/003530 | Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144...

Thank you for your email, Shin Ling.

Hsiao Tong – kindly assist.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)



From: CHEW SHIN LING <SLCHEW@lonpac.com>
Sent: Tuesday, 11 October 2022 6:45 PM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Cc: LILY KOH <lilykoh@lonpac.com>; NM_Claim_SG <nm_claim@lonpac.com>
Subject: RE: OREF : 20/21/21/LL00/003530 | Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144...

Lonpac External - Confidential

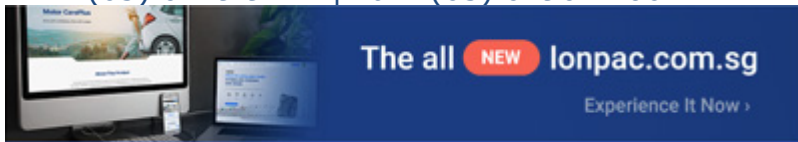
Your ref : CCA/LPC21008648/Kes3

Dear Asher,

We refer to our email on 5/10/2022.
Kindly let us hear from you regarding the final report.

Thank you.

Best regards,
Ms. Chew Shin Ling
Claims Department
Lonpac Insurance Bhd
300 Beach Road, #17-04/06 The Concourse, Singapore 199555
DID: (65) 6279 9271 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: CHEW SHIN LING

Sent: Wednesday, 5 October 2022 9:53 am

To: Su Li (LKK Auto) <suli@lkkauto.com>

Cc: LILY KOH <lilykoh@lonpac.com>; NM_Claim_SG <nm_claim@lonpac.com>; Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: OREF : 20/21/21/LL00/003530 | Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144...

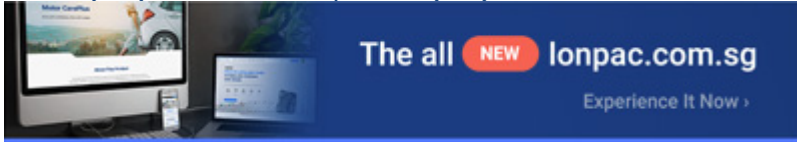
Lonpac External - Confidential

Your ref : CCA/LPC21008648/Kes3

Dear Su Li,

Good morning.
May we enquire if there is a final report issued following the preliminary advice (attached)?
If yes, kindly extend a copy to us.
Thank you.

Best regards,
Ms. Chew Shin Ling
Claims Department
Lonpac Insurance Bhd
300 Beach Road, #17-04/06 The Concourse, Singapore 199555



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: CHEW SHIN LING <SLCHEW@lonpac.com>

Sent: Wednesday, 25 August 2021 12:40 pm

To: Su Li (LKK Auto) <suli@lkkauto.com>

Cc: LILY KOH <lilykoh@lonpac.com>; NM_Claim_SG <nm_claim@lonpac.com>; Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144... [External Confidential]

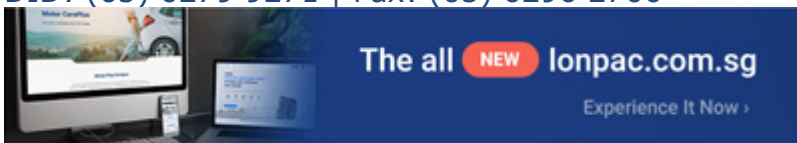
Lonpac External - Confidential

Dear Su Li,

Please find the completed claim form and photographs reported by the insured, attached here for your kind attention.

Thank you.

Best regards,
Ms. Chew Shin Ling
Claims Department
Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
DID: (65) 6279 9271 | Fax: (65) 6296 2706



In view of the revised measures for transition under Phase 2 (Heightened Alert) COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused.

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

Lonpac External - Confidential data is for use by authorised external parties only.

From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Monday, 23 August 2021 2:59 pm

To: CHEW SHIN LING <SLCHEW@lonpac.com>

Cc: LILY KOH <lilykoh@lonpac.com>; NM_Claim_SG <nm_claim@lonpac.com>; Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>; Asher Sng (LKKAuto)

<AsherSng@lkkauto.com>

Subject: Re: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144... [External Confidential]

Dear Shin Ling,

Noted with thanks.

**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,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

From: CHEW SHIN LING <SLCHEW@lonpac.com>

Sent: Monday, August 23, 2021 2:51 PM

To: Su Li (LKK Auto) <suli@lkkauto.com>

Cc: LILY KOH <lilykoh@lonpac.com>; NM_Claim_SG <nm_claim@lonpac.com>; Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144... [External Confidential]

Lonpac External - Confidential

Dear Su Li,

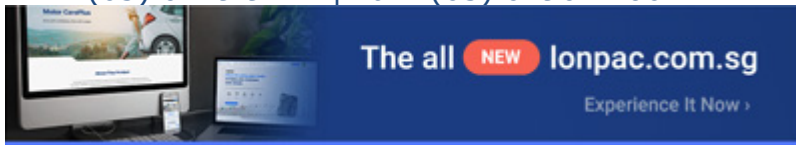
Thank you for your email on 22/8/2021.

Insured reported the accident to us and we shall forward a copy of their completed claim form to you on Wednesday (25/8/2021).
Currently working from home and your understanding is appreciated.

Thank you.

Best regards,
Ms. Chew Shin Ling

Claims Department
Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
DID: (65) 6279 9271 | Fax: (65) 6296 2706



In view of the revised measures for transition under Phase 2 (Heightened Alert) COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused.
We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

Lonpac External - Confidential data is for use by authorised external parties only.

From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Sunday, 22 August 2021 4:11 pm
To: LILY KOH <lilykoh@lonpac.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; LILY KOH <lilykoh@lonpac.com>; Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>
Cc: Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; CHEW SHIN LING <SLCHEW@lonpac.com>
Subject: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]Re: Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144Z LKK REF : CC4/LPC21008...

Dear Sir / Mdm,

We refer to the above matter.

We have inspected third party vehicle SMQ 4144Z at M/s CHEW GOON MOTOR on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- **TP estimated cost of repair**
- **Preliminary advice**
- **TP GIA report**

Meanwhile, kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Kindly take note that the case handler in-charge is Asher.

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,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

From: Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>

Sent: Thursday, August 19, 2021 3:47 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Su Li (LKK Auto) <suli@lkkauto.com>

Cc: Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; assignments <assignments@lkkauto.com>; 'CHEW SHIN LING' <SLCHEW@lonpac.com>

Subject: RE: Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144Z

Our ref: SIN1000523

Your ref: CC4/LPC21008648/es3

Dear Asher/Summer

We have carried out a joint inspection of the third party vehicle SMQ4144Z at the location as mentioned in the preceding email correspondence.

We shall await your preliminary or further adjustment report so that we can report further to Insurers on the quantum involved.

Thank you.

Warm Regards,

Lin Junbin

ANZIIF (Aff), CIP, Cert SCI (General Insurance),
Cert SCI (Life Insurance), Cert SCI (Health Insurance)

Loss Adjuster

Mobile: +65 9297 4565

Email: lin.jun-bin@msmadjusters.com

MSM International Adjusters (Singapore) Pte. Ltd

141 Cecil Street, #07-02

Tung Ann Association Building

Singapore 069541

Tel: +65 6224 2608 Fax: +65 6224 6396

From: Summer (LKK Auto) [<mailto:admin-d@lkkauto.com>]

Sent: Wednesday, 18 August 2021 4:40 pm

To: Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>; AsherSng@lkkauto.com; suli@lkkauto.com

Cc: Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; 'assignments' <assignments@lkkauto.com>; 'CHEW SHIN LING' <SLCHEW@lonpac.com>

Subject: RE: Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144Z

Dear Jun Bin,

Workshop name is CHEW GOON MOTOR and survey address is BLK 10 ANG MO KIO IND PARK 2A #01-15/16/17, AVE 5, AMK AUTOPOINT SINGAPORE 568047.

Surveyor name : Kenneth Kong

Contact number : 9691 0663

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | 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: Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>

Sent: Wednesday, 18 August, 2021 4:37 PM

To: Summer (LKK Auto) <admin-d@lkkauto.com>; AsherSng@lkkauto.com; suli@lkkauto.com

Cc: Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; 'assignments' <assignments@lkkauto.com>; 'CHEW SHIN LING' <SLCHEW@lonpac.com>

Subject: RE: Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144Z

Our ref: SIN1000523

Your ref: CC4/LPC21008648/es3

Dear Summer

Noted. Please advise the address for the site inspection and contact details of the surveyor.

Thank you.

Warm Regards,

Lin Junbin

ANZIIF (Aff), CIP, Cert SCI (General Insurance),

Cert SCI (Life Insurance), Cert SCI (Health Insurance)

Loss Adjuster

Mobile: +65 9297 4565
Email: lin.jun-bin@msmadjusters.com

MSM International Adjusters (Singapore) Pte. Ltd

141 Cecil Street, #07-02
Tung Ann Association Building
Singapore 069541
Tel: +65 6224 2608 Fax: +65 6224 6396

From: Summer (LKK Auto) [<mailto:admin-d@lkkauto.com>]
Sent: Wednesday, 18 August 2021 4:35 pm
To: Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>; AsherSng@lkkauto.com; suli@lkkauto.com
Cc: Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; 'assignments' <assignments@lkkauto.com>; 'CHEW SHIN LING' <SLCHEW@lonpac.com>; Khoh Lily <Khoh.Lily@MSMadjusters.com>
Subject: RE: Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144Z

Dear Jun Bin,

Please be inform that the inspection date for the SMQ 4144Z is 19-08-21 and time is 10.30a.m.

Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | 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: Lin Jun Bin <Lin.Jun-Bin@MSMadjusters.com>
Sent: Wednesday, 18 August, 2021 4:01 PM
To: AsherSng@lkkauto.com; suli@lkkauto.com
Cc: Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; assignments <assignments@lkkauto.com>; CHEW SHIN LING <SLCHEW@lonpac.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Khoh Lily <Khoh.Lily@MSMadjusters.com>
Subject: RE: Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144Z

Our ref: SIN1000523
Your ref: CC4/LPC21008648/es3

Dear Asher

1. We refer to the above-captioned matter and are loss adjusters appointed by the Liability Insurers of Soon Hin Foods Pte Ltd to investigate the incident according to the terms and conditions of the policy.
2. We note that your company have been appointed to survey the third party vehicle and that arrangements will be made to inspect and verify the extent of damage.
3. Please let us know the inspection date and time so that we can avail ourselves for the joint inspection.
4. Thank you.

Warm Regards,
Lin Junbin
*ANZIIIF (Aff), CIP, Cert SCI (General Insurance),
Cert SCI (Life Insurance), Cert SCI (Health Insurance)*
Loss Adjuster
Mobile: +65 9297 4565

Email: lin.jun-bin@msmadjusters.com

MSM International Adjusters (Singapore) Pte. Ltd

141 Cecil Street, #07-02

Tung Ann Association Building

Singapore 069541

Tel: +65 6224 2608 Fax: +65 6224 6396

From: Lin Jun Bin

Sent: Wednesday, 18 August 2021 9:52 am

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

Cc: Kenneth Kee <Kenneth.Kee@MSMadjusters.com>; 'assignments' <assignments@lkkauto.com>; 'CHEW SHIN LING' <SLCHEW@lonpac.com>

Subject: Your ref: SMQ4144Z | MSM ref: SIN1000523 | Our Principal's Insured: Soon Hin Foods Pte. Ltd | Acc date: 16.08.2021 | Impact damage to third party vehicle SMQ4144Z

Our ref: SIN1000523

Your ref: SMQ4144Z

Dear Summer

1. We refer to the above-captioned matter and are loss adjusters appointed by the Liability Insurers of Soon Hin Foods Pte Ltd to investigate the incident according to the terms and conditions of the policy.
2. We note that your company have been appointed to survey the third party vehicle. However, you mentioned in your email of 17.08.2021 that the third party vehicle is not in the premises of the workshop and arrangements will be made to inspect and verify the extent of damage.
3. Please let us know the inspection date and time so that we can avail ourselves for the joint inspection.
4. Thank you.

Warm Regards,

Lin Junbin

ANZIIF (Aff), CIP, Cert SCI (General Insurance),

Cert SCI (Life Insurance), Cert SCI (Health Insurance)

Loss Adjuster

Mobile: +65 9297 4565

Email: lin.jun-bin@msmadjusters.com

MSM International Adjusters (Singapore) Pte. Ltd

141 Cecil Street, #07-02

Tung Ann Association Building

Singapore 069541

Tel: +65 6224 2608 Fax: +65 6224 6396