

**Re: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2**

Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Wed 13/10/2021 2:34 PM

To: Accounts (LKKAuto) <account@lkkauto.com>

Dear Account,

FYNA

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [denisetay@lkkauto.com](mailto:denisetay@lkkauto.com) | fax: 6256-4315

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

---

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

**Sent:** Wednesday, 13 October 2021 2:28 pm

**To:** Denise Tay (LKKAuto) <denisetay@lkkauto.com>

**Cc:** Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

**Subject:** RE: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Denise,

Noted on your clarification email below.

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.

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:** Denise Tay (LKKAuto) <denisetay@lkkauto.com>

**Sent:** Tuesday, 12 October 2021 5:29 pm

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

**Cc:** Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

**Subject:** Re: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Eric,

We have survey assignment: 05.10.2020, our assignment team called the workshop but was inform that the vehicle was not in the workshop.

Therefore, workshop made the arrangement on 19.10.2020 to conduct the survey.

We have check with our management out of goodwill this case survey fee will be waived.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [denisetay@lkkauto.com](mailto:denisetay@lkkauto.com) | fax: 6256-4315

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

---

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

**Sent:** Tuesday, 12 October 2021 4:48 pm

**To:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Denise,

We refer to our email below dated 06.10.2021.

Would appreciate if you can advise if the survey fee can be waive and also the reason for delay in survey for 14days.

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  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.

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:** Eric Woo

**Sent:** Wednesday, 6 October 2021 3:51 pm

**To:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Denise,

As spoken, please advise if the survey fee can be waived as we are just enquiring for reasonable COR and repair days in order to negotiate claim with third-party.

Also, please advise the reason in the delay of survey. Survey assignment: 05.10.2020 & survey date: 19.10.2020.

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.

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:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

**Sent:** Tuesday, 5 October 2021 4:15 pm

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>; Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** Re: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Eric,

Enclosed our survey report

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [denisetay@lkkauto.com](mailto:denisetay@lkkauto.com) | fax: 6256-4315

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

---

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

**Sent:** Tuesday, 5 October 2021 1:04 pm

**To:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>; Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Denise,

Noted on your email below.

Thank you for your kind assistance.

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.

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:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>  
**Sent:** Tuesday, 5 October 2021 12:00 pm  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>; Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Subject:** Re: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Eric,

Our surveyor has adjusted at a reasonable repair cost lump sum \$1550/-, 4 Repair Days

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [denisetay@lkkauto.com](mailto:denisetay@lkkauto.com) | fax: 6256-4315

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

---

**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Sent:** Monday, 4 October 2021 3:54 pm  
**To:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>; Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Subject:** RE: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Denise,

We refer to our email since 22.09.2021.

Please advise us on reasonable COR & repair days.

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  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.

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:** Eric Woo  
**Sent:** Wednesday, 22 September 2021 1:56 pm  
**To:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>; Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Subject:** RE: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Denise,

Noted and we await your advise.

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

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.

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:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>  
**Sent:** Wednesday, September 22, 2021 9:40 AM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>; Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Subject:** Re: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Eric,

Our Surveyor is still in the midst of reviewing.

Will update you on the reasonable sum for the cost of repair and repair days once review has completed.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [denisetay@lkkauto.com](mailto:denisetay@lkkauto.com) | fax: 6256-4315

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

---

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

**Sent:** Wednesday, 22 September 2021 9:10 am

**To:** Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>; Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Steve / Denise,

Would appreciate if you can assist to advise us on the reasonable sum for the cost of repair and repair days.

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"):

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.

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

**Sent:** Monday, September 20, 2021 3:06 PM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>; Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>; Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

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

**Subject:** RE: Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Eric,

Thank you for your email.

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

**Hi Steve / Denise,**

**Kindly assist.**

***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](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.***

---

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

**Sent:** Monday, September 20, 2021 2:24 PM

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

**Subject:** Our Ref: D20003965MFSH Your Ref: CS3/FCI20010742/Etd3e2

Dear Sir,

We refer to the attached survey.

Would appreciate if you can assist to provide us a reasonable value for the cost of repair and number of repair days.

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

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.

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