

[DV] Recovery Claim For MID59177// DOA: 06/09/2021// MS FCIL Insured: XD9915X - MSFCIL Ref: D21002532MFVS/1 - Your Ref: CC2/MIDA21012170/p – MID59177

Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Thu 17/2/2022 9:24 AM

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

Without Prejudice

-

Dear Hsiao Tong,

We refer to your below email.

Please return to us the enclosed discharge voucher and ATA duly signed by your client.

On receipt of the **original signed hard copy of the discharge voucher** and ATA, we shall arrange payment.

Nothing in this email is to be construed as an admission of liability on our part or the part of our insured. For avoidance of doubts, all our rights are expressively reserved.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: vicsanghilan@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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As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

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

Sent: Wednesday, 16 February 2022 1:27 pm

To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Subject: Re: [OFFER FOR SETTLEMENT] Recovery Claim For MID59177// DOA: 06/09/2021// MS FCIL Insured: XD9915X - MSFCIL Ref: D21002532MFVS/1 - Your Ref: CC2/MIDA21012170/p – MID59177

Without Prejudice

Hi Vic,

Thank you for your email.

We have our principal instruction to accept your offer.

Please send us DV. Thank you.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: -
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Thursday, 10 February 2022 10:02 am
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [OFFER FOR SETTLEMENT] Recovery Claim For MID59177// DOA: 06/09/2021// MS FCIL Insured: XD9915X - MSFCIL Ref: D21002532MFVS/1 - Your Ref: CC2/MIDA21012170/p – MID59177

Without Prejudice

Your Ref: CC2/MIDA21012170/p – MID59177
MSFCIL Ref: D21002532MFVS/1

Dear Hsiao Tong,

We refer further to the below email.

Strictly on a without admission of liability basis, under TCA section 4, for our Insured vehicle with Third Party policy only.
we offer settlement as below:

Cost of Repair	\$122.00
@ 50%	\$61.00
SubTotal	\$61.00
GIA Search Fee	\$2.00
TOTAL	\$63.00

For your acceptance and for an amicable settlement please.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 |Email: vicsanghilan@msfirstcapital.com.sg |
Company Regn. No. 195000106C
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From: Caroline Cabrera <Caroline@msfirstcapital.com.sg>

Sent: Thursday, 27 January 2022 11:52 am

To: chewht@lkkauto.com

Cc: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Subject: FW: Recovery Claim For MID59177// DOA: 06/09/2021// MS FCIL Insured: XD9915X - Our Ref: D21/2532/PTE/VS

WITHOUT PREJUDICE

OUR REF: D21/2532/PTE/VS – XD9915X

YOUR REF: CC2/MIDA21012170/p – MID59177

Dear Sir,

This is to acknowledge receipt of your email below.

We are currently looking into the matter and will revert to you soonest possible.

You may reply to the officer in charge, Mr. Vic Sanghilan @VicSanghilan@msfirstcapital.com.sg

Thank you & Regards,

Caroline Cabrera

Motor Claims

MS First Capital Insurance Ltd

36 Robinson Road #16-01 City House| Singapore 068877 | D: 6507 3848 | F: 6507 3849 | Reg. No. 195000106C

A member of  **INSURANCE GROUP**

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and some of us are on Work From Home arrangement.

However, we are actively working to support our clients and partners.

We have access to e-mails and will work to respond in a timely manner.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, January 27, 2022 11:25 AM
To: Motor_Claims <Motor_Claims@msfirstcapital.com.sg>
Subject: Recovery Claim For MID59177// DOA: 06/09/2021// MS FCIL Insured: XD9915X

Your Ref: To be advised
LKK Ref: CC2/MIDA21012170/p

Dear Sirs,

We refer to the above matter.

We have been appointed by MINDEF as claims adjuster to handle all traffic accident claims involving military vehicles with effect from December 2021.

We are instructed that the accident was caused by your insured's negligent driving and / or management of his vehicle. As a result of the accident, our principal's vehicle was damaged and our principal has been put to loss and expense, particulars of which are as follows: -

1. Cost of Repair	\$ 122.00
2. Insurer search fee	\$ 2.00
TOTAL	\$ 124.00

A copy of the supporting documents is enclosed.

* Please be note that repairs of MINDEF vehicles involved in accidents are carried out by MINDEF list of appointed contractors or at the unit's zonal workshops. There is no survey report of MINDEF vehicles.

Kindly look into the above claim and let us have your cheque made payable to "PS DEFENCE" within the next 14 days from this letter.

Thank you.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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)