

## Shiau Chan (LKKAUTO)

---

**From:** Shiau Chan (LKKAUTO)  
**Sent:** Wednesday, 16 February 2022 3:29 PM  
**To:** Karen Tan  
**Cc:** SUR; Bryan Ang (LKKAUTO)  
**Subject:** RE: TMA OD Claim- Koon XD4937R // MSFC REF: D21003451MFVS/OD/KT  
**Attachments:** XD4937R (TMA) 2nd IA.pdf

Dear Karen,

Enclosed herewith 2<sup>nd</sup> preliminary advice of XD 4937R (TMA).

Kindly advise on the authorisation.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Sent:** Wednesday, 16 February 2022 11:51 AM  
**To:** Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>  
**Cc:** Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>  
**Subject:** RE: TMA OD Claim- Koon XD4937R // MSFC REF: D21003451MFVS/OD/KT

Dear Bryan,

We managed to obtain the tax invoice of the damaged TMA (see attached).

Please proceed with the necessary and revert soonest.

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax  
No. : 6507 3849 | 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:** Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>  
**Sent:** Wednesday, February 16, 2022 10:35 AM  
**To:** Xin Yun Auto Main <xinyunauto1@gmail.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Cc: Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

Subject: RE: TMA OD Claim- Koon XD4937R // MSFC REF: D21003451MFVS/OD/KT

Hi Yi Xin

We are unable to advise First Capital without knowing the cost of the original purchase cost of the TMA. I understand that the insured is unable to produce documents regarding this cost as it is an old TMA. Please request them to provide alternative estimation etc. The original purchase cost is required as the cost of the new TMA cannot be higher than the cost of the damaged TMA.

Without knowledge of the original cost, we are unable to authorize the repair.

Regards

Bryan

LKK Auto Consultants Pte Ltd

---

From: Xin Yun Auto Main <[xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)>

Sent: Wednesday, 16 February 2022 10:13 am

To: Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

Cc: Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

Subject: Re: TMA OD Claim- Koon XD4937R // MSFC REF: D21003451MFVS/OD/KT

Dear Karen and Shiau Chan,

Good morning, client is chasing on this OD case, as they need this for daily operation on their project.

Appreciate if you can assist this and let us have the authorization as soon as possible, thank you.

**Please take a note on the new stock price raise issue**

We provided some quotation earlier, please take a note that was supplier's old stock price, and supplier has indicated on the price raise in their new coming stock.

ICO quoted the **last unit** /old stock price, which was cheapest, it will be "first come first serve" basis.

The other supplier currently is running out of stock, March to April coming shipment was also fully booked.

Thank you and best regards

Yi Xin

**Xin Yun Auto**

**Tel/Fax: 6634 0858**

**Mobile: 9839 1555**

**Email: [xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)**

On Wed, Feb 16, 2022 at 9:56 AM Xin Yun Auto Main <[xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)> wrote:

Dear Karen,

Good morning, your email well received with thanks. Will liaise with your surveyor team, thank you.

Appreciate, if you could let us have your authorization to proceed with this OD repair as soon as possible.

As the whole project was not confirmed yet, we will submit our purchase invoice, upon the confirmation of the project.

Please let us have MS.First Capital's solemn assurance that

Ms.First Capital will be fully 100% reliable and without considering any depreciation or further cutting on this OD repair bill. Thank you.

Best Regards

Yi Xin

**Xin Yun Auto**

**Tel/Fax: 6634 0858**  
**Mobile: 9839 1555**  
**Email: xinyunauto1@gmail.com**

On Wed, Feb 16, 2022 at 9:27 AM Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)> wrote:

Dear Yi Xin,

Your email refers.

Please note that the TMA is an equipment, hence it is not based on market value for the replacement. We would need the purchase price of the damaged TMA for assessment.

Kindly liaise with our surveyor for the necessary.

Dear Shiau Chan,

Kindly liaise with the workshop for the necessary and let us have the report soonest.

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | 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:** Xin Yun Auto Main <[xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)>

**Sent:** Tuesday, February 15, 2022 5:37 PM

**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** Re: TMA OD Claim- Koon XD4937R // MSFC REF: D21003451MFVS/OD/KT

Dear Karen,

Good evening to you, client is chasing me, can i have the update on this TMA issue, thank you.

Best Regards

Yi Xin

***Xin Yun Auto***

***Tel/Fax:6634 0858***

***Mobile: 9839 1555***

***Email:xinyunauto1@gmail.com***

On Tue, Jan 25, 2022 at 1:25 PM Xin Yun Auto <[xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)> wrote:

Dear Karen

Good afternoon.

1. This U-MAD TMA is no longer in Singapore market, thus no market value can provide to you
2. This TMA's condition can not be repaired or sell to market to re-use, thus no scrap value or 2nd hand value can provide to you.

Right now i have one supplier got 1 last stock, supplier also got inquiries that interested, as it confirmed a price increase in the new coming stock.

Please let me know your decision, thank you so much.

Best Regards

Yi Xin

***Xin Yun Auto***

***Tel/Fax:6634 0858***

**Mobile: 9839 1555**

**Email:xinyunauto1@gmail.com**

On Tue, Jan 25, 2022 at 12:47 PM Xin Yun Auto <[xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)> wrote:

Dear Karen,

Good afternoon. I don't have this value, as I mentioned before, U-MAD no longer in Singapore market.

Currently LTA approved TMA, there is no U-MAD brand, you can refer to LTA website and find more information.

Best Regards

Yi Xin

**Xin Yun Auto**

**Tel/Fax:6634 0858**

**Mobile: 9839 1555**

**Email:xinyunauto1@gmail.com**

On Tue, Jan 25, 2022 at 12:40 PM Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)> wrote:

Dear Yi Xin,

Further to our email earlier.

Kindly also advise the estimated salvage and wreck value.

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582  
| Fax No. : 6507 3849 | 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:** Karen Tan

**Sent:** Tuesday, January 25, 2022 12:35 PM

**To:** Xin Yun Auto <[xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)>

**Subject:** RE: TMA OD Claim- Koon XD4937R // MSFC REF: D21003451MFVS/OD/KT

Dear Yi Xin,

Thank you for your email.

Kindly advise what is the market value of the subject TMA?

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582  
| Fax No. : 6507 3849 | 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:** Xin Yun Auto <[xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)>  
**Sent:** Tuesday, January 25, 2022 12:00 PM  
**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
**Subject:** TMA OD Claim- Koon XD4937R

Dear Karen

Good morning, it was nice to talk to you, i am more than happy to assist your client Koon's XD4937R OD claim.

Please refer to their OD letter signed by your insured Koon.

There are few things I need to confirm with you, as Koon's TMA was quite some years ago, before LTA launched the TMA approval system.

1. U-MAD TMA is no longer with the market
2. Your insured can't provide TMA purchase or installation documents
3. Your insured doesn't have any LTA approval letter for this TMA
4. Your insured doesn't have driver training record or TMA inspection record
5. Your insured only have XD4937R vehicle inspection every year

Currently LTA approved TMA, removing and installing new estimates around SGD 75,000-80,000, subject stock availability, TMA operator training will be provided too.

It confirmed a price increase in the new stock, due to overall market material, worldwide labour and shipment cost increasing.

**Please let us have MS.First Capital confirmation on this OD claim, your surveyor is LKK, authorize us to proceed with this OD repair as soon as possible.**

Without your insured providing necessary documents, **MS.First Capital will pay a new LTA approved TMA for Koon**, as U-MAD is no longer with the market.

Without considering any depreciation and further cutting on our bill. Thank you.

Thank you and best regards

Yi Xin

**Xin Yun Auto**

**Tel/Fax:6634 0858**

**Mobile: 9839 1555**

**Email:xinyunauto1@gmail.com**

----- Forwarded message -----

From: **Xin Yun Auto** <[xinyunauto1@gmail.com](mailto:xinyunauto1@gmail.com)>

Date: Tue, Jan 25, 2022 at 11:29 AM

Subject: TMA OD Claim

To: <[karen.tan@msfirstcapital.com.sg](mailto:karen.tan@msfirstcapital.com.sg)>

Dear Karen

Good morning, it was nice to talk to you, i am more than happy to assist your client Koon's XD4937R OD claim.

Please refer to their OD letter signed by your insured Koon.

There are few things I need to confirm with you, as this TMA was quite some years ago:

1. U-MAD TMA is no longer with the market
2. Your insured can't provide TMA purchase or installation documents
3. Your insured doesn't have any LTA approval letter for this TMA
4. Your insured doesn't have driver training record or TMA inspection record
5. Your insured only have XD4937R vehicle inspection every year

Currently LTA approved TMA, removing and installing new estimates around SGD 75,000-80,000, subject stock availability, TMA operator training will be provided too.

Its confirmed a price increase in the new stock, due to overall market material, worldwide labour and shipment cost increasing.

**Please let us have MS.First Capital confirmation on this OD claim, your surveyor is LKK, authorize us to proceed with this OD repair as soon as possible.**

Without your insured providing necessary documents, **MS.First Capital will pay a new LTA approved TMA for Koon**, as U-MAD is no longer with the market.

Without considering any depreciation and further cutting on our bill. Thank you.



Thank you and best regards

Yi Xin

***Xin Yun Auto***

***Tel/Fax:6634 0858***

***Mobile: 9839 1555***

***Email:xinyunauto1@gmail.com***