

## Veron Chen (LKKAUTO)

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**From:** Ana Maria Velarde ALANO <Ana.Alano@hlas.com.sg>  
**Sent:** Wednesday, 19 October 2022 9:53 AM  
**To:** gina.sim@mitsui-pana.com  
**Cc:** Veron Chen (LKKAUTO)  
**Subject:** RE: HLA Motor (OD) Claim : SJU8218H : QUEK YUEN YONG JOHN on 12/02/2022 : HLA # MP318783/MPC03181  
**Attachments:** Singapore Accident Statement (2).PDF

Dear Gina,

We refer to the email subject.

Due to oversight on the assessment, the initial excess was \$1,550.00.

We've received the updated repair cost and assessed that the excess is S\$3,985.00 broken down as follow:

- Authorized workshop : \$775.00
- Driver is 24 y/o : \$3,210.00 (\$3000 + GST)

Kindly assist to inform the Insured of the above. Thank you!

Best Regards,

(Ms) Alano, Ana Maria Velarde  
Claims Manager



11 Keppel Road #11-01, ABI Plaza, Singapore 089057

T +65 6922 6019 | F +65 6221 3782

[ana.alano@hlas.com.sg](mailto:ana.alano@hlas.com.sg) | [www.hlas.com.sg](http://www.hlas.com.sg)

Reaching out to you at [Facebook](#) | [Twitter](#) | [LinkedIn](#) |

*Important: Please note that acceptance and clearing of our settlement cheque/GIRO/PayNow payment constitutes your acceptance of payment which will be in full and final settlement and discharge of all claims that you may have against HL Assurance Pte. Ltd. and/or our insured whichever is applicable in respect of the above subject matter.*

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**From:** Ana Maria Velarde ALANO  
**Sent:** Thursday, 7 July 2022 2:42 pm  
**To:** gina.sim@mitsui-pana.com  
**Cc:** Karen Tan Siow Wei <Karen.Tan@hlas.com.sg>; HLAS Partners <hlaspartners@hlas.com.sg>  
**Subject:** HLA Motor (OD) Claim : RE: Inquiry from Quek Yuen Yong John - SJU8218H - HLAS's REF: MPC03181/ANA

Dear Gina,

Thank you for your email.

We are currently checking on what are the challenges encountered during the repair. We will update you as soon as we receive the information.

Best Regards,

(Ms) Alano, Ana Maria Velarde

Claims Manager



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*Important: Please note that acceptance and clearing of our settlement cheque/GIRO/PayNow payment constitutes your acceptance of payment which will be in full and final settlement and discharge of all claims that you may have against HL Assurance Pte. Ltd. and/or our insured whichever is applicable in respect of the above subject matter.*

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**From:** HLAS Claims

**Sent:** Thursday, 7 July 2022 1:59 pm

**To:** Ana Maria Velarde ALANO <[Ana.Alano@hlas.com.sg](mailto:Ana.Alano@hlas.com.sg)>

**Cc:** Karen Tan Siow Wei <[Karen.Tan@hlas.com.sg](mailto:Karen.Tan@hlas.com.sg)>; HLAS Partners <[hlaspartners@hlas.com.sg](mailto:hlaspartners@hlas.com.sg)>; [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)

**Subject:** RE: Inquiry from Quek Yuen Yong John - SJU8218H - HLAS's REF: MPC03181/ANA

Dear Ana

Please assist.

Regards,  
Claims Department



11 Keppel Road #11-01, ABI Plaza, Singapore 089057

T +65 6922 6030 / F +65 6224 1923

[claims@hlas.com.sg](mailto:claims@hlas.com.sg) | [www.hlas.com.sg](http://www.hlas.com.sg)

*Important: Please note that acceptance and clearing of our settlement cheque/GIRO/PayNow payment constitutes your acceptance of payment which will be in full and final settlement and discharge of all claims that you may have against HL Assurance Pte. Ltd. and/or our insured whichever is applicable in respect of the above subject matter.*

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**From:** [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com) [<mailto:gina.sim@mitsui-pana.com>]

**Sent:** Thursday, 7 July 2022 12:05 pm

**To:** HLAS Claims <[claims@hlas.com.sg](mailto:claims@hlas.com.sg)>

**Cc:** Ana Maria Velarde ALANO <[Ana.Alano@hlas.com.sg](mailto:Ana.Alano@hlas.com.sg)>; Karen Tan Siow Wei <[Karen.Tan@hlas.com.sg](mailto:Karen.Tan@hlas.com.sg)>; HLAS Partners <[hlaspartners@hlas.com.sg](mailto:hlaspartners@hlas.com.sg)>

**Subject:** Re: Inquiry from Quek Yuen Yong John - SJU8218H

Hi Claim officer,

This morning client reverted that Comfort Delgro has not called him yet regarding the issues he is facing with the repairs.

I was thinking if it is possible for him to switch workshops, and go to another workshop under HL?

Best regards,  
Gina Sim

(Pls email me instead of calling when possible,  
because I'm usually not at my desk.)

mitsui BUSSAN PANA HARRISON PTE LTD  
Tel: 6492 5562 | Fax: 6298 1500  
Email: [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)



On Wed, Jul 6, 2022 at 8:58 AM +08, [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com) <[gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)> wrote:

Hi Officer,

Noted.

Hi Ana,

Can client get in touch with you if he has some inquiries?, with regards to the recent claim

Best regards,  
Gina Sim

(Pls email me instead of calling when possible,  
because I'm usually not at my desk.)

mitsui BUSSAN PANA HARRISON PTE LTD  
Tel: 6492 5562 | Fax: 6298 1500  
Email: [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)

On Mon, Jul 4, 2022 at 3:43 PM +08, Hlas Claims <[claims@hlas.com.sg](mailto:claims@hlas.com.sg)> wrote:

- External Email -

Dear Gina,

We acknowledge receipt of your email which will be forwarded to the claim handler accordingly.

For future subsequent emails, please direct to our claim officer in charge **Ms Ana** who is copied in this email.

Aside to Ana - FYNA.

Regards,

Claims Department



11 Keppel Road #11-01, ABI Plaza, Singapore 089057T +65 6922 6030 / F +65 6224 1923  
[claims@hlas.com.sg](mailto:claims@hlas.com.sg) | <http://www.hlas.com.sg/>

Important: Please note that acceptance and clearing of our settlement cheque/GIRO/PayNow payment constitutes your acceptance of payment which will be in full and final settlement and discharge of all claims that you may have against HL Assurance Pte. Ltd. and/or our insured whichever is applicable in respect of the above subject matter.

On Mon, Jul 4, 2022 at 3:11 PM +08, [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com) <[gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)> wrote:

Hi Karen

I have spoken to the client last Fri.

For the accident dated 12 Feb 2022, he has a very bad experience & encounter with Comfort Delgro, making unnecessary > 3 trips.

In the first general accident repair, the side door could not be locked. That was fixed.

In the second repair, it was found that the car's side mirror purchased was the wrong one. During that trip, he was able to find out at Comfort Delgro guard house that the side window was deactivated & has to U-turn <the 3rd trip> to go back to the workshop to have that fixed.

Finally, in this 4th trip, the side mirror was replaced but the electronic connection was again messed up.

Brenda, note that for ALL his trips to the workshop in Braddell Rd <ComfortDelGro>

The client has been consuming his annual leaves.

Can HL look into this?

Best regards,  
Gina Sim

(Pls email me instead of calling when possible,  
because I'm usually not at my desk.)

MITSUI BUSSAN PANA HARRISON PTE LTD

Tel: 6492 5562 | Fax: 6298 1500

Email: [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)

On Thu, Jun 23, 2022 at 3:39 PM +08, [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com) <[gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)> wrote:

Hi Diana

Noted with thanks.

Best regards,  
Gina Sim

(Pls email me instead of calling when possible,

because I'm usually not at my desk.)

mitsui BUSSAN PANA HARRISON PTE LTD

Tel: 6492 5562 | Fax: 6298 1500

Email: [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)

On Thu, Jun 23, 2022 at 10:56 AM +08, Hlas Partners <[hlasparkers@hlas.com.sg](mailto:hlasparkers@hlas.com.sg)> wrote:

- External Email -

Dear Gina,

Good day to you.

We regret to inform you we are unable to buy up/down the excess due to claim record.

Hope this email helps.

Thank you.

Best Regards (Ms) Diana Yeo  
Relationship Officer



11 Keppel Road #11-01, ABI Plaza, Singapore 089057

T +65 6702 0202 | F +65 6922 [6002service@hlas.com.sg](mailto:6002service@hlas.com.sg) | <http://www.hlas.com.sg/>

**Reaching out to you at** [Facebook](#) | [Twitter](#) | [LinkedIn](#)

On Wed, Jun 22, 2022 at 4:42 PM +08, [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com) <[gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)> wrote:

Dear Diana

Kindly advise any workshop + maximum excess?

Best regards,  
Gina Sim

(Pls email me instead of calling when possible,  
because I'm usually not at my desk.)

mitsui BUSSAN PANA HARRISON PTE LTD

Tel: 6492 5562 | Fax: 6298 1500

Email: [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)

On Wed, Jun 22, 2022 at 9:56 AM +08, Hlas Partners <[hlasparkers@hlas.com.sg](mailto:hlasparkers@hlas.com.sg)> wrote:

- External Email -

Dear Gina,

Thank you for your email.

Kindly refer to the renewal quotation with **Any Workshop Plan** as follow:

Policy Number/ APP: MP318783

POI: 16 Aug 2022 - 15 Aug 2023

Vehicle Number : SJU8218H

Make & Model : Subaru Forester 2.0

No Claims Discount : 50%

Own Damage Excess : \$750

Plan : Comprehensive

\*Premium for HL Assurance Any Workshop Plan without NCD Protector at \$1,268.13 (inclusive of GST).

\*Own damage excess will be halved for repairs done at any HL Assurance Approved Panel Workshop.

Hope this email helps.

Thank you.

Best Regards  
(Ms) Diana Yeo  
Relationship Officer



11 Keppel Road #11-01, ABI Plaza, Singapore 089057

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[service@hlas.com.sg](mailto:service@hlas.com.sg) | <http://www.hlas.com.sg/>

**Reaching out to you** at [Facebook](#) | [Twitter](#) | [Linkedin](#)

On Mon, Jun 20, 2022 at 4:19 PM +08, [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com) <[gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)> wrote:

Dear Officer

Client may want to look at ANY workshop plan, kindly advise premium?

Best regards,  
Gina Sim

(Pls email me instead of calling when possible,  
because I'm usually not at my desk.)

MITSUI BUSSAN PANA HARRISON PTE LTD

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Email: [gina.sim@mitsui-pana.com](mailto:gina.sim@mitsui-pana.com)

**Mitsui Bussan Pana Harrison Pte. Ltd.**

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Main: +65 62948966 Fax: +65 62981500  
Website: [www.mitsui-pana.com](http://www.mitsui-pana.com)



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