

Huey Yon (LKKAUTO)

From: Novin Siah <NovinSiah@msfirstcapital.com.sg>
Sent: Thursday, 27 July 2023 11:21 AM
To: Bryan Ang (LKKAUTO)
Cc: Mary Nelson; Huey Yon (LKKAUTO); SUR; Henry Kao; Esther Lim
Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Bryan,

You may proceed to authorize repair to SMB5063X at \$117,187.96, refer as follows:-

Revised cost of repairs : \$167,187.96 (part items \$147,287.96 + labour \$19,900.00)
Less excess : \$ 50,000.00
\$117,187.96

You may submit your full report and invoice now.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd
16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

D: 6854 3465 | O: 6507 3848 | F: 6507 3849
Website <http://www.msfirstcapital.com.sg>

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From: Novin Siah <NovinSiah@msfirstcapital.com.sg>
Sent: Thursday, July 6, 2023 5:33 PM
To: KKLau <kklau@lkkauto.com>; olivialau@lkkauto.com
Cc: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Mary Nelson <marynelson@msfirstcapital.com.sg>; Huey Yon (LKKAUTO) <hueyyon@lkkauto.com>; SUR <sur@lkkauto.com>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>
Subject: FW: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B
Importance: High

Dear Mr Lau and Olivia,

Reference to the above accident.

We would like to bring to your attention on the following:-

1. Assignment was given to you on 10.3.2022, we received a prelim updates recently after repeated reminders, please explain why the long delay for more than a year.
2. The recommendation amount are confusing, we received 3 sets of prelim report with differ figures, as such, please send your surveyor to our office and explain how he deprived at the amount.

This matter has been prolonged for long period and we do not want to have further delay towards our insured OD claim, please drop by our office on Monday at 2.00pm.

Thank you.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd
16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

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From: Novin Siah
Sent: Friday, June 23, 2023 5:44 PM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: Mary Nelson <marynelson@msfirstcapital.com.sg>; Huey Yon (LKKAUTO) <hueyyon@lkkauto.com>; SUR <sur@lkkauto.com>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>
Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Bryan,

We have go thru the estimate from tower transit & could not deprive with your amount.

Please come over to our office as we would like to have a discussion on this claim next week.

Thank you.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd
16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Friday, June 9, 2023 2:55 PM

To: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Cc: Mary Nelson <marynelson@msfirstcapital.com.sg>; Huey Yon (LKKAuto) <hueyyon@lkkauto.com>; SUR <sur@lkkauto.com>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Novin

Apologise for the delayed reply.

1. Please justify the increase of \$19,900.00 – We have check, and the difference was due to error in calculation for the revised and check items at the time of first mandate. The latest amount seek for final mandate is correct after re-check by person taking over file.
2. We note the estimate amount reduce to \$178,337.96, please confirm and why reduction of \$10,304.16. The total estimate amount before any adjustment by surveyor should be 178,337.96 instead of 188,642.12. Again, this was due to calculation error. Staff that made the error in both sets of calculation is no longer with LKK.
3. Please confirm whether vehicle completed the repair work, as we have the impression you are pending for final repair bill. Yes, the vehicle has completed repair and after repair photos were taken.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com

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

From: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Sent: Wednesday, May 31, 2023 5:46 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Mary Nelson <marynelson@msfirstcapital.com.sg>; Huey Yon (LKKAuto) <hueyyon@lkkauto.com>; SUR

<sur@lkkauto.com>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Bryan,

We have been patiently waiting for a explanation from your surveyor for a while.

Please let us hear from you by next Friday, if not, we would like to have a short discuss with yourself in our office.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd

16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

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From: Esther Lim <EstherLim@msfirstcapital.com.sg>

Sent: Tuesday, May 30, 2023 3:19 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Mary Nelson <marynelson@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>; 'Huey Yon (LKKAuto)' <hueyyon@lkkauto.com>; 'SUR' <sur@lkkauto.com>; Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Bryan

We refer to Novin's email of 22.05.2023.

Please advise if there is any update on the matter urgently.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

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From: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Sent: Monday, May 22, 2023 4:14 PM

To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>; Mary Nelson <marynelson@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>; Huey Yon (LKKAUTO) <hueyyon@lkkauto.com>

Subject: FW: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Bryan,

we refer to the 2nd preliminary report of 22.5.2023, please advise the followings:-

1. Please justify the increase of \$19,900.00
2. We note the estimate amount reduce to \$178,337.96, please confirm and why reduction of \$10,304.16
3. Please confirm whether vehicle completed the repair work, as we have the impression you are pending for final repair bill.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd

16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

D: 6854 3465 | O: 6507 3848 | F: 6507 3849

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From: Huey Yon (LKKAuto) <hueyyon@lkkauto.com>
Sent: Monday, May 22, 2023 1:41 PM
To: Esther Lim <EstherLim@msfirstcapital.com.sg>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>; Mary Nelson <marnelson@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>
Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Esther,

Enclosed herewith 2nd preliminary advice of SMB 5063X.

Kindly approve on repair cost.

Best Regards,
Huey Yon | Case Handler
LKK Auto Consultants
phone: 6256-3561 | email: hueyyon@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Wednesday, May 17, 2023 4:01 PM
To: Esther Lim <EstherLim@msfirstcapital.com.sg>; Rasul (LKKAuto) <Rasul@lkkauto.com>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>; Mary Nelson <marnelson@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>
Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Esther

The damage is quite extensive. Please allow us some time to verify the parts with the photos that workshop had provided to us recently.

Rest assured that we will finalize this case asap provided that all relevant documents and photos are in order.

Best Regards,
Bryan Ang
LKK Auto Consultants Pte Ltd
phone: 6256-3561 | email: bryanang@lkkauto.com
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Esther Lim <EstherLim@msfirstcapital.com.sg>
Sent: Tuesday, May 16, 2023 2:36 PM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>; Mary Nelson <marnelson@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>
Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Bryan

Further to our email below.

Please advise us when are you able to finalise the repair costs as the matter has been long outstanding.

We would appreciate receiving your advice by this week.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849

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From: Esther Lim

Sent: Tuesday, May 16, 2023 9:30 AM

To: 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>; Mary Nelson <marynelson@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Bryan

Our Insured has advised Huey Yon on the book value with estimates and photos.

Please look into the matter urgently and advise us on the outcome.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849

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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Friday, May 5, 2023 12:27 PM

To: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>; Mary Nelson <marynelson@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Novin

I have checked with my colleagues.

The protraction of this case is due to the lack of final repair bill from Tower Transit. They will provide us with the necessary documents asap.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com

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

From: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Sent: Friday, May 5, 2023 10:47 AM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>; Mary Nelson <marynelson@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Importance: High

Dear Bryan,

Please advise the latest of the claim.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6854 3465 | O: 6507 3848 | F: 6507 3849

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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Thursday, May 4, 2023 12:57 PM

To: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>; Mary Nelson <marnelson@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Novin

Let me look into it. I will come back to you shortly.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com

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

From: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Sent: Thursday, May 4, 2023 12:04 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Mary Nelson <marnelson@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Bryan,

We refer to the chain of emails below.

This matter has been outstanding for about a year since we authorize repair in May 2022.

Please advise the status of the claim? Why the delay? Have you finalized the final repair costs with insured.

We would appreciate if you could revert by today.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd

16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

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From: Esther Lim

Sent: Thursday, May 4, 2023 11:39 AM

To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Shiau Chan

We refer to your email of 05.01.2023.

Have you finalised the repair costs with the repairer as the matter has been prolonged for sometime?

Please let us have your urgently reply.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

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From: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>

Sent: Thursday, January 5, 2023 5:23 PM

To: Esther Lim <EstherLim@msfirstcapital.com.sg>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Esther,

Sorry for the late reply.

Please be informed that we are in the midst of negotiate repair cost with repairer.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Esther Lim <EstherLim@msfirstcapital.com.sg>

Sent: Thursday, 5 January 2023 5:07 PM

To: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: FW: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Shiau Chan

We regret to note that there is no update despite several reminders sent.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

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From: Esther Lim
Sent: Friday, 30 December 2022 3:14 PM
To: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>
Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Shiau Chan

We have authorized the repair of SMB5063X on 23.05.2022.

Till to-date, we have yet to receive the repair invoice for the OD claim.

Please advise us on the current status and let us have the survey report and invoice for payment.

Your urgent attention is appreciated.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

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From: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Sent: Friday, 21 October 2022 4:06 PM
To: Esther Lim <EstherLim@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>
Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Esther,

As spoken with you.

We will check and revert to you.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Esther Lim <EstherLim@msfirstcapital.com.sg>

Sent: Monday, 17 October 2022 1:21 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; admin-d <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>;
Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Mei Kwan

Please update us on the status urgently.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849

Website <http://www.msfirstcapital.com.sg>

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From: Esther Lim

Sent: Monday, 3 October 2022 12:08 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; admin-d@lkkauto.com; SUR <sur@lkkauto.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Mei Kwan

We have authorized OD repair on 23.05.2022.

Kindly advise us on the current status.

Thank you.

Regards
Esther Lim
Motor Claims

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | Tel: 6507 3848
Fax: 6507 3849 | Company Reg. No. 195000106C

A Member of **MS&AD INSURANCE GROUP**



Change of email address

EstherLim@msfirstcapital.com.sg

With effect from 10/10/2022, our new mailing address will be:

16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

Our phone and fax numbers remain unchanged.

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From: Esther Lim

Sent: Monday, 23 May 2022 12:09 PM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>; admin-d@lkkauto.com; SUR <sur@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Denise

Your email below refers.

We are pleased to authorise OD repairs at \$97,287.96 (net of excess \$50,000.00) plus GST (if any).

Thank you.

Regards
Esther Lim
Motor Claims

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | Tel: 6507 3848
Fax: 6507 3849 | Company Reg. No. 195000106C

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**Change of email address**EstherLim@msfirstcapital.com.sg

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

Sent: Thursday, 12 May 2022 10:33 AM

To: Esther Lim <EstherLim@msfirstcapital.com.sg>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: Re: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Esther,

Since Tower Transit able to provide the documents.

Alternative, we have used the open market value to calculate an estimated value.

Enclosed Preli Advise and other documents for your review.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Esther Lim <EstherLim@msfirstcapital.com.sg>

Sent: Wednesday, 11 May 2022 10:45 am

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

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: FW: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Denise

We refer to our tele-conversation.

We regret to advise that we are unable to approve on the repairs cost.

Please obtain the Book Value/Market value from our Insured and advise us on the nett value so as to determine whether the vehicle is economical for repair.

Thank you.

Regards
Esther Lim
Motor Claims

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | Tel: 6507 3848

Fax: 6507 3849 | Company Reg. No. 195000106C

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From: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>

Sent: Tuesday, 10 May 2022 1:13 PM

To: Esther Lim <EstherLim@msfirstcapital.com.sg>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Harminder Kaur <Harminder@msfirstcapital.com.sg>

Subject: Re: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Sir/Madam,

Enclosed documents for your review

We are unable to provide any Book/Market Value as repairer M/S: Tower Transit unable to provide the purchase invoice.

According to them, they are unable to provide as this is under LTA property.

Please let us have your approval.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Esther Lim <EstherLim@msfirstcapital.com.sg>

Sent: Friday, 6 May 2022 2:20 pm

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Harminder Kaur <Harminder@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Dennis

Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS

Excess: SGD50,000.00 SECTION I (OWN VEHICLE DAMAGE) ANY ONE OCCURRENCE

Thank you.

Regards
Esther Lim
Motor Claims

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | Tel: 6507 3848
Fax: 6507 3849 | Company Reg. No. 195000106C

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

Sent: Friday, 6 May 2022 1:26 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; Harminder Kaur <Harminder@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Esther Lim <EstherLim@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Sir/Madam,

We would like to check if there is any sum insured in the policy

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

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

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

Sent: Friday, 18 March 2022 1:06 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; Harminder@msfirstcapital.com.sg; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: EstherLim@msfirstcapital.com.sg

Subject: Re: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Sir/Madam,

Please be informed that we have inspected the vehicle SMB5063X

We are pending estimate from repairer, once received will revert back

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

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

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

Sent: Friday, 11 March 2022 10:24 am

To: Harminder@msfirstcapital.com.sg <Harminder@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: EstherLim@msfirstcapital.com.sg <EstherLim@msfirstcapital.com.sg>

Subject: RE: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Haminder,

Thank you for the assignment.

Best Regards,

Yan | 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)

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

Sent: Thursday, 10 March 2022 8:22 PM

To: assignments

Subject: FW: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Hi

Kindly assist.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: 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: Harminder Kaur [<mailto:Harminder@msfirstcapital.com.sg>]

Sent: Thursday, March 10, 2022 4:39 PM

To: Admin A <admin-a@lkkauto.com>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Cc: Bazlin Ahmad <Bazlin.Ahmad@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>; Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Alvin Tan <Alvin.tan@towertransit.sg>; Frederick Chua <Frederick.Chua@towertransit.sg>; Kiam Meng Tan <KiamMeng.Tan@towertransit.sg>; Susan Koh <susan_koh@ajg.com>

Subject: D22000550MFBP/TT/EL OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Dear Sirs,

Enclosed is our survey assignment.

Thank You.

Best Regards,
Harminder Kaur

Motor Claims

MS First Capital Insurance Ltd A Member of **MS&AD** Insurance Group

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

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From: Bazlin Ahmad <Bazlin.Ahmad@towertransit.sg>

Sent: Thursday, 10 March 2022 3:52 PM

To: Motor_Claims <Motor_Claims@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Cc: Wu Tzu Ying <Wu.Zy@towertransit.sg>; Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Alvin Tan <Alvin.tan@towertransit.sg>; Frederick Chua <Frederick.Chua@towertransit.sg>; Kiam Meng Tan <KiamMeng.Tan@towertransit.sg>; Susan Koh <susan_koh@ajg.com>

Subject: OD CLAIM SURVEY FOR ACCIDENT INVOLVING SMB5063X AND YP5047C & XD2383B

Hi Esther

Kindly arrange for OD Survey for SMB5063X.

Engineering department estimated the parts price will be around \$85K excluding labour & spray painting.

We are still waiting for supplier to forward us the parts prices as some parts are out of stock. Appreciate if you could arrange for surveyor to take photos of the bus first and when the exact part price is ready, we will forward your surveyor the prices.

SMB5063X current location is at :

MANDAI DEPOT

Address : 310 Mandai Rd, Singapore 779404

Contact Person : Lynn Ahmad @ 9199 0025

- *Body & Paint* : Sam @ 9762 9168
- *Manager* : Fredrick @ 9073 6389
- *Workshop Manager* : - Alvin @ 8498 1515

Thank You

Best Regards



Senior Executive, Claims

Office +65 6248 0987 | Mobile +65 9199 0025

Email bazlin.ahmad@towertransit.sg



Tower Transit Singapore Pte Ltd
21 Bulim Drive, Bulim Bus Depot, Singapore 648170
Registration number 201419417K
www.towertransit.sg

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