

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 26 September 2022 4:53 PM
To: WORKSHOP CLAIMS
Cc: Admin A; Gabriel Wee; CS A Team
Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022
*** LKK REF: CC4/GRB22002307/Aga3
Attachments: DV_SLN3122X.pdf

Without Prejudice

Dear Sirs/Mdm,

Thank you for your acceptance.

Please duly sign the documents enclosed and return together with the following document to us(LKK) for our necessary action: -

- Repair Bill/ Invoice

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

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)

From: WORKSHOP CLAIMS <srautoworks.claims@gmail.com>

Sent: Thursday, 22 September 2022 11:48 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Gabriel Wee <Gabriel@iii.com.sg>; CS A Team <cs-a@lkkauto.com>

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

Dear Hsiao Tong,

Offer Acepted.

Kindly release DV 😊

Best Regards,

SR AUTOWORKS PTE LTD

From: [Hsiao Tong \(LKKAuto\)](#)

Sent: Thursday, 22 September 2022 11:15 AM

To: srautoworks.claims@gmail.com

Cc: [Admin A](#); [Gabriel Wee](#); [CS A Team](#)

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

Without Prejudice
(save as to costs)

Dear Sirs,

We refer to your below email.

We are prepared to revise our offer at a global sum of **\$17,000.00(all-in)**.

Please confirm acceptance.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

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)

From: WORKSHOP CLAIMS <srautoworks.claims@gmail.com>

Sent: Thursday, 22 September 2022 11:05:13 am (UTC+08:00) Kuala Lumpur, Singapore

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Gabriel Wee <Gabriel@iii.com.sg>

Cc: III (Letter of Demand) <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

Dear Cecilia,

I refer to our email dated 6/8/2022.
Able to close at \$17,500.00 (all-in)?

Please let us have your response soon 😊

Best Regards,

SR AUTOWORKS PTE LTD

From: [RICO CLAIMS](#)

Sent: Saturday, 6 August 2022 10:26 AM

To: [Cecilia Chong \(LKK Auto\)](#); [Mei Kwan \(LKKAuto\)](#); [Admin-D \(LKKAuto\)](#); [Gabriel Wee](#)

Cc: [III \(Letter of Demand\)](#); [Admin A](#)

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

Dear Cecilia,

Thank you for your response.

Client rejected the offer.

For amicable settlement kindly let us close this at \$17,500.00 (all-in)

Best Regards,

SR AUTOWORKS PTE LTD

From: [Cecilia Chong \(LKK Auto\)](#)

Sent: Friday, 5 August 2022 5:33 PM

To: [RICO CLAIMS](#); [Mei Kwan \(LKKAuto\)](#); [Admin-D \(LKKAuto\)](#); [Gabriel Wee](#)

Cc: [III \(Letter of Demand\)](#); [Admin A](#)

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

WITHOUT PREJUDICE

Hi,

This is a global sum settlement. Therefore, no breakdown available.

Thanks

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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



Save the Earth. Print only when necessary.

From: RICO CLAIMS <srautoworks.claims@gmail.com>

Sent: Friday, 5 August 2022 4:53 pm

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Gabriel Wee <Gabriel@iii.com.sg>

Cc: III (Letter of Demand) <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

Dear Cecilia,

Kindly justify the offer of \$16,500.00 (all-in)

Best Regards,

SR AUTOWORKS PTE LTD

From: [Cecilia Chong \(LKK Auto\)](#)

Sent: Friday, 5 August 2022 2:01 PM

To: [Enquiry](#); [Mei Kwan \(LKKAuto\)](#); [Admin-D \(LKKAuto\)](#); [Gabriel Wee](#)

Cc: [III \(Letter of Demand\)](#); [Admin A](#)

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

WITHOUT PREJUDICE

Hi Sir/Mdm,

We are pleased to offer GS \$16,500.00 (all-in).

Kindly confirm acceptance.

Thanks

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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



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From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 26 July 2022 11:40 am

To: Enquiry <srautoworks.claims@gmail.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Gabriel Wee <Gabriel@iii.com.sg>
Cc: III (Letter of Demand) <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

WITHOUT PREJUDICE

Hi,

We are pending for mandate approval from our principal.

Thanks

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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



Save the Earth. Print only when necessary.

From: Enquiry <srautoworks.claims@gmail.com>

Sent: Tuesday, 26 July 2022 11:16 am

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Gabriel Wee <Gabriel@iii.com.sg>

Cc: III (Letter of Demand) <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

WITHOUT PREJUDICE

Dear Cecilia,

We refer to your email dated on Monday, 18 July 2022 2:48 PM.

Is there any response to full mandate approval from your principal for the COR \$14,250 ?

Please kindly send us the total settlement amount.

Thank you

Best Regards

SR AUTOWORKS PTE LTD

From: [Cecilia Chong \(LKK Auto\)](#)

Sent: Monday, 18 July 2022 2:48 PM

To: [Enquiry](#); [Mei Kwan \(LKKAuto\)](#); [Admin-D \(LKKAuto\)](#); [Gabriel Wee](#)

Cc: [III \(Letter of Demand\)](#); [Admin A](#)

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

WITHOUT PREJUDICE

Hi Sir/Mdm,

We are pending for full mandate approval from our principal based on COR \$14,250.00.

Thanks

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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



Save the Earth. Print only when necessary.

From: Enquiry <srautoworks.claims@gmail.com>

Sent: Monday, 18 July 2022 2:06 pm

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Gabriel Wee <Gabriel@iii.com.sg>

Cc: III (Letter of Demand) <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

WITHOUT PREJUDICE

Dear Cecilia,

We refer to your email dated on Monday, 4 July 2022 2:30 PM.

Your principal approved **COR at \$14,250.00**.

How about all the miscellaneous fee(LOR, GIA & LTA Search Fee)?

Please kindly assist to get the total settlement offer from India for this case.

Thank you

Best Regards

SR AUTOWORKS PTE LTD

From: [RICO CLAIMS](#)

Sent: Tuesday, 12 July 2022 5:11 PM

To: [Cecilia Chong \(LKK Auto\)](#); [Mei Kwan \(LKKAuto\)](#); [Admin-D \(LKKAuto\)](#); [Gabriel Wee](#)

Cc: [III \(Letter of Demand\)](#); [Admin A](#)

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

Dear Cecilia,

COR is at \$14,250.00
how about all the miscellaneous ; LOR, towing , LTA search

Kindly assist to get the **total** settlement offer from India for this case 😊

Best Regards,

SR AUTOWORKS PTE LTD

From: [Cecilia Chong \(LKK Auto\)](#)
Sent: Monday, 4 July 2022 2:30 PM
To: srautoworks.claims@gmail.com; [Mei Kwan \(LKKAuto\)](#); [Admin-D \(LKKAuto\)](#); [Gabriel Wee](#)
Cc: [III \(Letter of Demand\)](#); [Admin A](#)
Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

WITHOUT PREJUDICE

Hi Sir/Mdm,

My principal approved COR at \$14,250.00.

Kindly confirm acceptance.

Thanks

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

From: srautoworks.claims@gmail.com <srautoworks.claims@gmail.com>
Sent: Monday, 4 July 2022 10:20 am
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin-

D (LKKAuto) <admin-d@lkkauto.com>; 'Gabriel Wee' <Gabriel@iii.com.sg>
Cc: 'III (Letter of Demand)' <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>; srautoworks.claims@gmail.com
Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF:
CC4/GRB22002307/Aga3

Dear Cecilia,
Please assist to push III for mandate and help us close this case.

Thanks.

SR

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Monday, June 27, 2022 4:22 PM
To: RICO CLAIMS <srautoworks.claims@gmail.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Gabriel Wee <Gabriel@iii.com.sg>
Cc: III (Letter of Demand) <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF:
CC4/GRB22002307/Aga3

WITHOUT PREJUDICE

Hi,

We are currently in the process of seeking mandate from our principal.

Thanks

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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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.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: CeciliaChong@lkkauto.com | FAX: 6741-4108

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



Save the Earth. Print only when necessary.

From: RICO CLAIMS <srautoworks.claims@gmail.com>
Sent: Monday, 27 June 2022 3:08 pm
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Gabriel Wee <Gabriel@iii.com.sg>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Cc: III (Letter of Demand) <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF:
CC4/GRB22002307/Aga3

Dear Cecilia,

Any updates on who the case handler is ?
We have yet to receive any email in regards to this case.

Best Regards,

SR AUTOWORKS PTE LTD

From: [Mei Kwan \(LKKAuto\)](#)
Sent: Tuesday, 21 June 2022 5:29 PM
To: [Admin-D \(LKKAuto\)](#); [Gabriel Wee](#); [Cecilia Chong \(LKK Auto\)](#)
Cc: [III \(Letter of Demand\)](#); [Admin A](#); [Accounts](#)
Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022 *** LKK REF: CC4/GRB22002307/Aga3

Dear Sir / Madam,

Thank you for your email.

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

Hi Cecilia,

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 | 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: Admin-D (LKKAuto)
Sent: Tuesday, June 21, 2022 4:05 PM
To: 'Gabriel Wee' <Gabriel@iii.com.sg>; 'III (Letter of Demand)' <lod@iii.com.sg>; Admin A <admin-a@lkkauto.com>; 'Accounts' <srautoworks.claims@gmail.com>; SUR <sur@lkkauto.com>
Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022

Dear Gabriel,

Thank you for the email.

Dear Team,

FYNA. Thank you.

**Note: With immediate effect 04/03/2022 Summer Lee(assignment Team) will no longer be in our company.
Please contact the undersign for survey arrangement.**

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: Gabriel Wee <Gabriel@iii.com.sg>

Sent: Tuesday, 21 June 2022 3:29 PM

To: Ill (Letter of Demand) <lod@iii.com.sg>; Accounts <srautoworks.claims@gmail.com>; 'sur@lkkauto.com' <sur@lkkauto.com>; admin-d@lkkauto.com

Subject: RE: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022

Dear Sirs,

Please liaise with our panel surveyor for direct settlement.

Best Regards,
Gabriel Wee



64 Cecil Street; #05 - IOB Building

Singapore 049711

Tel: 6347 6100, Ext – 248

From: Enquiry <srautoworks.claims@gmail.com>

Sent: Tuesday, 21 June 2022 2:47 pm

To: Motor Claim - Ill <motorclaim@iii.com.sg>; Ill (Letter of Demand) <lod@iii.com.sg>

Cc: srautoworks.enquiry@gmail.com

Subject: [EXTERNAL] - RE: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022

WITHOUT PREJUDICE

Dear Motor Claims Department,

Please advise settlement offer is ready for the above claim?
Kindly expedite to close this case with us soon.

Thank you

Best Regards

SR AUTOWORKS PTE LTD

From: [RICO CLAIMS](#)

Sent: Tuesday, 14 June 2022 4:55 PM

To: [Motor Claim - III](#); [III \(Letter of Demand\)](#)

Subject: FW: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022

Dear All,

This forwarded LOD was sent to III on 30/4/2022 but there was no response.
Kindly direct us to the claim handler for the above case.

Best Regards,

SR AUTOWORKS PTE LTD

From: [RICO CLAIMS](#)

Sent: Saturday, 30 April 2022 12:23 PM

To: [Motor Claim - III](#)

Subject: LOD FOR SLN 3122 X ; UR REF : SMM 4926 E ; DOA : 7/3/2022

Dear Motor Claims Dept,

Your Insured : **SMM 4926 E**

Attached file as per your pursuant
Kindly release DV/Settlement offer.

Best Regards,

SR AUTOWORKS PTE LTD

This email is intended solely for the person to whom it has been addressed. It may contain confidential and/or legally privileged information. If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses. Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification. If you have sent or are sending personal data, you undertake that the personal data being sent is current, complete and accurate. You understand and consent that the personal data may be processed and retained by India International Insurance Pte Ltd ("III") in line with the purposes in III's Personal Data Policy (<https://www.iii.com.sg/privacy-policy>). For third party's personal data, you undertake that you have obtained the consent from the third party and made the party aware of all matters listed in this policy by referring them to III's website. This message may contain confidential information intended only for the individual named. If you are not the named addressee, do not disseminate, distribute or copy this email. Please notify the sender immediately and delete

this email from your system. Any views expressed in the email are those of the individual sender, except where the sender specifically states them to be the view of III. The information and/or comments provided or expressed in this message are not to be construed as legal advice and are not intended to replace legal advice. You should not rely on any information and/or comments provided or expressed in this message/research memorandum as legal advice. III shall not be responsible for any loss or damage arising from your reliance on any information and/or comments provided or expressed in this message."