

**Veron Chen (LKKAUTO)**

---

**From:** Lurene Jaw Mei Nam <Lurene.Jaw@hlas.com.sg>  
**Sent:** Monday, 11 April 2022 4:27 PM  
**To:** Jess Francis Carlos  
**Cc:** Admin-D (LKKAUTO); assignments; SUR  
**Subject:** RE: HLAS ref - SLS8638J / Our ref - SMY6188S Mazda / DOA 19-3-2022 / TP Claim - HLAS / HLAS's REF: MPC03264/LJ - Liability -

**WITHOUT PREJUDICE**

Dear Jess

We apologise for this late response. As liability is clear, meanwhile we agree to direct settlement to proceed repairs first & subject to surveyor's recommendation.

Best Regards

*Lurene Jaw*  
Claims Executive



# HL Assurance

A Member of the Hong Leong Group

11 Keppel Road #11-01, ABI Plaza, Singapore 089057  
DID +65 6922 6020 | H +65 6922 6003 | F +65 6221 3782  
[lurene.jaw@hlas.com.sg](mailto:lurene.jaw@hlas.com.sg) | [www.hlas.com.sg](http://www.hlas.com.sg)

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

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**From:** Jess Francis Carlos [mailto:jess.carlos@eurokars.com.sg]  
**Sent:** Monday, 11 April 2022 1:34 pm  
**To:** Lurene Jaw Mei Nam <Lurene.Jaw@hlas.com.sg>  
**Cc:** Meng Yan (LKK Auto) <admin-d@lkkauto.com>; assignments@lkkauto.com; sur@lkkauto.com  
**Subject:** RE: HLAS ref - SLS8638J / Our ref - SMY6188S Mazda / DOA 19-3-2022 / TP Claim - HLAS / HLAS's REF: MPC03264/LJ - Liability -

Hi,

We would like to follow-up on the TP Claim Liability for this case.

Thank you.

Jess Francis Carlos  
Insurance Claims Executive  
Trans Eurokars Pte Ltd  
5 Ubi Close  
Singapore 408605

Tel no.: 8128 9802

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1.618



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**From:** Jess Francis Carlos

**Sent:** 07 April 2022 7:00 PM

**To:** 'Lurene Jaw Mei Nam' <[Lurene.Jaw@hlas.com.sg](mailto:Lurene.Jaw@hlas.com.sg)>

**Cc:** 'Meng Yan (LKK Auto)' <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; 'assignments@lkkauto.com' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'sur@lkkauto.com' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: HLAS ref - SLS8638J / Our ref - SMY6188S Mazda / DOA 19-3-2022 / TP Claim - HLAS / HLAS's REF: MPC03264/LJ - Liability -

Der Lurene,

We would like to follow-up on the TP Claim Liability for this case.

Thank you.

Jess Francis Carlos  
Insurance Claims Executive  
Trans Eurokars Pte Ltd  
5 Ubi Close  
Singapore 408605  
Tel no.: 8128 9802

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**From:** Jess Francis Carlos

**Sent:** 04 April 2022 7:24 PM

**To:** 'Lurene Jaw Mei Nam' <[Lurene.Jaw@hlas.com.sg](mailto:Lurene.Jaw@hlas.com.sg)>

**Cc:** 'Meng Yan (LKK Auto)' <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; 'assignments@lkkauto.com' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'sur@lkkauto.com' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: HLAS ref - SLS8638J / Our ref - SMY6188S Mazda / DOA 19-3-2022 / TP Claim - HLAS / HLAS's REF: MPC03264/LJ - Liability -

Hi Lurene,

Referring to our email below.

Kindly let us know the TP Claim Liability for this case please.

Thank you.

Jess Francis Carlos

Insurance Claims Executive  
Trans Eurokars Pte Ltd  
5 Ubi Close  
Singapore 408605  
Tel no.: 8128 9802

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**From:** Jess Francis Carlos  
**Sent:** 31 March 2022 12:34 PM  
**To:** 'Lurene Jaw Mei Nam' <[Lurene.Jaw@hlas.com.sg](mailto:Lurene.Jaw@hlas.com.sg)>  
**Cc:** 'Meng Yan (LKK Auto)' <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; 'assignments@lkkauto.com' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; 'sur@lkkauto.com' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: HLAS ref - SLS8638J / Our ref - SMY6188S Mazda / DOA 19-3-2022 / TP Claim - HLAS / HLAS's REF: MPC03264/LJ -

Dear Lurene,

Kindly let us know the TP Claim Liability for this case.

Thank you.

Jess Francis Carlos  
Insurance Claims Executive  
Trans Eurokars Pte Ltd  
5 Ubi Close  
Singapore 408605  
Tel no.: 8128 9802

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1.618



---

**From:** Jess Francis Carlos  
**Sent:** 30 March 2022 10:03 AM  
**To:** Meng Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)  
**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Hi,

Our client is here already.

Thank you.

Jess Francis Carlos  
Insurance Claims Executive

Trans Eurokars Pte Ltd  
5 Ubi Close  
Singapore 408605  
Tel no.: 8128 9802

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---

**From:** Meng Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** 29 March 2022 5:10 PM  
**To:** Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)  
**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Dear Jess,

Noted with thanks.

Appointment confirmed.

**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](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>  
**Sent:** Tuesday, 29 March, 2022 5:08 PM  
**To:** Meng Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)  
**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Ma'am,

Just spoke to the owner.

Appointment tomorrow at 10 Am ok.

Thank you.

Jess Francis Carlos  
Insurance Claims Executive  
Trans Eurokars Pte Ltd  
5 Ubi Close  
Singapore 408605  
Tel no.: 8128 9802

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**From:** Meng Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** 29 March 2022 4:58 PM

**To:** Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Dear Jess,

Please revert to confirm appointment. Thanks.

**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](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>

**Sent:** Tuesday, 29 March, 2022 2:16 PM

**To:** Meng Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Ma'am,

Let me check with the owner.

Thank you.

Jess Francis Carlos  
Insurance Claims Executive  
Trans Eurokars Pte Ltd  
5 Ubi Close  
Singapore 408605  
Tel no.: 8128 9802

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**From:** Meng Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** 29 March 2022 2:07 PM

**To:** Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Dear Jess,

Can we arrange survey on 30.3.22(Wednesday) 10am?

**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](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>

**Sent:** Tuesday, 29 March, 2022 10:39 AM

**To:** Meng Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Ma'am,

I'll be taking over this case from our colleague Ronald.

What time can we arrange the car for tomorrow?

The owner will be waiting.

Thank you.

Jess Francis Carlos  
Insurance Claims Executive  
Trans Eurokars Pte Ltd  
5 Ubi Close  
Singapore 408605  
Tel no.: 8128 9802

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---

**From:** Meng Yan (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** 29 March 2022 10:28 AM

**To:** Ronald Yap <[ronald.yap@eurokars.com.sg](mailto:ronald.yap@eurokars.com.sg)>; Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>;

[assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Dear Ronald,

Is the vehicle in the workshop?

Kindly check liability status with HL Assurance OIC.

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](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** Ronald Yap <[ronald.yap@eurokars.com.sg](mailto:ronald.yap@eurokars.com.sg)>

**Sent:** Monday, 28 March, 2022 5:54 PM

**To:** Lurene Jaw Mei Nam <[Lurene.Jaw@hlas.com.sg](mailto:Lurene.Jaw@hlas.com.sg)>; Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>;  
[assignments@lkkauto.com](mailto:assignments@lkkauto.com)

**Cc:** Janice Goh <[janice.goh@hlas.com.sg](mailto:janice.goh@hlas.com.sg)>

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Dear LKK,

Kindly advise liability of this case.

Thank You,

Ronald Yap  
TransEurokars Pte Ltd  
5 Ubi Close  
S408605

---

**From:** Lurene Jaw Mei Nam <[Lurene.Jaw@hlas.com.sg](mailto:Lurene.Jaw@hlas.com.sg)>

**Sent:** 28 March 2022 5:41 PM

**To:** Ronald Yap <[ronald.yap@eurokars.com.sg](mailto:ronald.yap@eurokars.com.sg)>

**Cc:** Janice Goh <[janice.goh@hlas.com.sg](mailto:janice.goh@hlas.com.sg)>

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Dear Ronald

We will appoint LKK to survey on without prejudice.

Best Regards

Lurene Jaw

Claims Executive



A Member of the Hong Leong Group

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

DID +65 6922 6020 | H +65 6922 6003 | F +65 6221 3782

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

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

---

**From:** Ronald Yap [<mailto:ronald.yap@eurokars.com.sg>]

**Sent:** Monday, 28 March 2022 4:32 pm

**To:** HLAS Claims <[claims@hlas.com.sg](mailto:claims@hlas.com.sg)>; Lurene Jaw Mei Nam <[Lurene.Jaw@hlas.com.sg](mailto:Lurene.Jaw@hlas.com.sg)>; Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>

**Cc:** Stephanie Loke <[stephanie.loke@eurokars.com.sg](mailto:stephanie.loke@eurokars.com.sg)>; Jobi Thomas <[jobi.thomas@eurokars.com.sg](mailto:jobi.thomas@eurokars.com.sg)>; Eric Paul Glorioso <[eric.glorioso@eurokars.com.sg](mailto:eric.glorioso@eurokars.com.sg)>; Derek Oh <[derek.oh@eurokars.com.sg](mailto:derek.oh@eurokars.com.sg)>; Jason Wong <[jason.wong@eurokars.com.sg](mailto:jason.wong@eurokars.com.sg)>; Tan Wei Cin <[weicin.tan@eurokars.com.sg](mailto:weicin.tan@eurokars.com.sg)>; Falcoe Lee Weng Fai <[falcoe.lee.wf@eurokars.com.sg](mailto:falcoe.lee.wf@eurokars.com.sg)>

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

**Importance:** High

Dear Janice / Lurene,

Is there an update on the liability of this case?

Thank You,

Ronald Yap  
TransEurokars Pte Ltd  
5 Ubi Close  
S408605

---

**From:** Ronald Yap

**Sent:** 24 March 2022 2:40 PM

**To:** HLAS Claims <[claims@hlas.com.sg](mailto:claims@hlas.com.sg)>; Lurene Jaw Mei Nam <[Lurene.Jaw@hlas.com.sg](mailto:Lurene.Jaw@hlas.com.sg)>

**Cc:** Stephanie Loke <[stephanie.loke@eurokars.com.sg](mailto:stephanie.loke@eurokars.com.sg)>; Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>; Jobi Thomas <[jobi.thomas@eurokars.com.sg](mailto:jobi.thomas@eurokars.com.sg)>; Eric Paul Glorioso <[eric.glorioso@eurokars.com.sg](mailto:eric.glorioso@eurokars.com.sg)>; Derek Oh <[derek.oh@eurokars.com.sg](mailto:derek.oh@eurokars.com.sg)>; Jason Wong <[jason.wong@eurokars.com.sg](mailto:jason.wong@eurokars.com.sg)>; Tan Wei Cin <[weicin.tan@eurokars.com.sg](mailto:weicin.tan@eurokars.com.sg)>; Falcoe Lee Weng Fai <[falcoe.lee.wf@eurokars.com.sg](mailto:falcoe.lee.wf@eurokars.com.sg)>

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

Dear Janice,



Kindly assign to LKK.

Thank You,

Ronald Yap  
TransEurokars Pte Ltd  
5 Ubi Close  
S408605

---

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

**Sent:** 24 March 2022 1:35 PM

**To:** Ronald Yap <[ronald.yap@eurokars.com.sg](mailto:ronald.yap@eurokars.com.sg)>; Lurene Jaw Mei Nam <[Lurene.Jaw@hlas.com.sg](mailto:Lurene.Jaw@hlas.com.sg)>

**Cc:** Stephanie Loke <[stephanie.loke@eurokars.com.sg](mailto:stephanie.loke@eurokars.com.sg)>; Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>; Jobi Thomas <[jobi.thomas@eurokars.com.sg](mailto:jobi.thomas@eurokars.com.sg)>; Eric Paul Glorioso <[eric.glorioso@eurokars.com.sg](mailto:eric.glorioso@eurokars.com.sg)>; Derek Oh <[derek.oh@eurokars.com.sg](mailto:derek.oh@eurokars.com.sg)>; Jason Wong <[jason.wong@eurokars.com.sg](mailto:jason.wong@eurokars.com.sg)>; Tan Wei Cin <[weicin.tan@eurokars.com.sg](mailto:weicin.tan@eurokars.com.sg)>; Falcoe Lee Weng Fai <[falcoe.lee.wf@eurokars.com.sg](mailto:falcoe.lee.wf@eurokars.com.sg)>

**Subject:** RE: YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022 - HLAS's REF: MPC03264/LJ

**Without Prejudice**

**Save As To Costs**

Dear Sirs

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please revert within 2 working days if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

<b>1) Appraisals Associates Pte Ltd</b> Tel : 6747 2822 Fax: 6747 0070	<b>2) Formteam Adjusters Pte Ltd</b> Tel: 6509 1788 Fax: 6509 6221
<b>3) Vicom Ltd (VICOM)</b> Tel: 6455 5358 Fax: 6452 6621	<b>4) LKK Auto Consultants Pte Ltd</b> Tel: 6256 3561 Fax: 6741 4108
<b>5) Priority Services</b> Tel: 6293 4822 Fax: 6296 3283	<b>6) AJAX Inspection Services Pte Ltd</b> Tel: 6255 0808 Fax: 6849 9155
<b>7) Infiniti Appraisal Service</b> Tel : 9668 4818/9009 9001 Fax: 6458 7432	

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

Regards,  
Janice Goh (Ms)  
Claims Department



11 Keppel Road #11-01, ABI Plaza, Singapore 089057  
T +65 6922 6030 / F +65 6224 1923  
[janice.goh@hlas.com.sg](mailto:janice.goh@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.***

---

**From:** Ronald Yap [<mailto:ronald.yap@eurokars.com.sg>]

**Sent:** Wednesday, 23 March 2022 10:58 am

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

**Cc:** Stephanie Loke <[stephanie.loke@eurokars.com.sg](mailto:stephanie.loke@eurokars.com.sg)>; Jess Francis Carlos <[jess.carlos@eurokars.com.sg](mailto:jess.carlos@eurokars.com.sg)>; Jobi Thomas <[jobi.thomas@eurokars.com.sg](mailto:jobi.thomas@eurokars.com.sg)>; Eric Paul Glorioso <[eric.glorioso@eurokars.com.sg](mailto:eric.glorioso@eurokars.com.sg)>; Derek Oh <[derek.oh@eurokars.com.sg](mailto:derek.oh@eurokars.com.sg)>; Jason Wong <[jason.wong@eurokars.com.sg](mailto:jason.wong@eurokars.com.sg)>; Tan Wei Cin <[weicin.tan@eurokars.com.sg](mailto:weicin.tan@eurokars.com.sg)>; Falcoe Lee Weng Fai <[falcoe.lee.wf@eurokars.com.sg](mailto:falcoe.lee.wf@eurokars.com.sg)>

**Subject:** YOUR REF: SLS8638J / OUR REF: SMY6188S / DOA: 19MARCH2022

Dear HLAS Claims,

As attached, kindly lodge this claims against your insured and advise the liability the soonest.

Survey to be arranged afterwards.

Thank You,

Ronald Yap  
5 Ubi Close  
S408605  
Eurokars Group