<<u>Balqish.Halil@strides.com.sg</u>>; Foo Chit Yan (Strides Automotive Services Pte Ltd) <<u>ChitYan.Foo@strides.com.sg</u>> **Subject:** [EXT] OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr)

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SG5969K. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$2,200.00				
Loss of Use	\$1,750.00 ((5	days x	\$350.00)
LTA search fee	\$1.85				
Total	\$3,951.85				

We enclose the following documents,

- 1) 1) Repair Invoice
- 2) 3) GIA report
 - 3) LTA Search Fee

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Thanks & Regards Hua Yen

DISCLAIMER This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you, the reader are not the intended recipient, please do not disclose, disseminate, circulate, copy or use any of the information contained in this email. Please notify us immediately and delete the email and destroy any printed copy.

AUTHORIZATION TO ACT

We, <u>SMRT BUSES LTD</u> (the third party claimant") of <u>60 WOODLANDS INDUSTRIAL</u> <u>PARK E4 (S)757705</u> (address), owner of <u>SG5969K</u>(vehicle no.) hereby authorize <u>STRIDES</u> <u>AUTOMOTIVE SERVICES PTE LTD</u> ("the workshop") to act for us with respect to our claim for repair costs and/or rental and/or loss of use ("claim") for our vehicle no <u>SG5969K</u> that was damaged pursuant to the accident which occurred on <u>28/03/2022</u> (date) along <u>WOODLANDS</u> <u>CIVIC CENTRE</u> (location) involving vehicle no/s <u>SMW5859G</u> ("the accident").

We further authorize the workshop to settle our above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of our claim with payment cheque/s being made in favour of SMRT BUSES LTD.

We further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this _____(day) of ______(month) 20_23 (year)

Signed by "the third party claimant"

(with chop if applicable)



Customer Code: 3000066

SMRT BUSES LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4

SINGAPORE 757705

Strides Automotive Services Pte. Ltd. 2 Tanjong Katong Road, Tower 3, Paya Lebar Quarter, #08-01, Singapore 437161 Tel: 65 69083530 Fax: 65 69083592

Tax Invoice

GST Reg No. : MR-8500001-7
CRN : 199004280Z
Invoice No. : IV230400127
Date : 18.04.2023
Vehicle No. : SG5969K

Your Ref No. : BUS/03/23/7026

Our Ref No. : 24118080 Terms : 30 Days

Description	Qty (Add	ld / (Discount)		Amount	
		Cost	ક	Amount			
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$	2,200.00	
			,	GRAND TOTAL	\$	2,200.00	

Remark :

Make/Model : MAN A95 Accident Date : 28.03.2023

Payment Instructions

By Cheque: Crossed and made payable to "Strides Automotive Services Pte. Ltd." with invoice no. indicated on the reverse side. No receipt will be issued unless requested.

By Bank Transfer:

Swift Code

Account Name : Strides Automotive Services Pte. Ltd.

Bank Name : DBS Bank Ltd - SGD
Bank Account No.: 018-008617-4

: DBSSSGSG

Koo Yew Chung
Koo Yew Chung (Apr 19, 2023 12:55 GMT+8)

Authorised Signature

for Strides Automotive Services Pte. Ltd.

Page 1/1 E. & O.E

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SMW5859G

Date of Accident

28/03/2023 🛗

Reset

% RESULT & RECEIPT

TP Insurer Enquiry Insurance Allianz Insurance Singapore P... Period of Insurance 27/11/2022 - 26/11/2023 Requested By BALQISH BINTE ABDUL HALIL (... Requested Date 30/03/2023 12:07

Payment details

Request Amount: **\$\$1.85** GST Amount: **\$\$0.15**

Total Amount Due (GST Inclusive): **\$\$2**

General Insurance Association

Records Management Centre GST Registration No: **M400017735**

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)

Sent: Monday, 10 April 2023 3:07 PM **To:** yuexin.li1213@gmail.com

Cc: Admin A

Subject: RE: ACCIDENT INVOLVING SMW5859G (ALLIANZ) AND SGS5969K AT/ALONG

WOODLANDS AVE 5 ON 28/03/2023

Dear Ms Li Yuexin,

We refer to our previous whatsapp's message. Please find enclosed email.

Thank you.

*I am working from home till 12.05.2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

Best Regards,

Ezlyna Eng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

From: EzLyna (LKKAuto)

Sent: Monday, April 10, 2023 2:20 PM

To: yuexin.1213li@gmail.com

Cc: Admin A <admin-a@lkkauto.com>

Subject: ACCIDENT INVOLVING SMW5859G (ALLIANZ) AND SGS5969K AT/ALONG WOODLANDS AVE 5 ON 28/03/2023

Dear Li Yuexin & Yang Tianke,

You Ref: SMW5859G

Our Ref: CC4/AIS23003406/Kya3

ACCIDENT INVOLVING SMW5859G (ALLIANZ) AND SGS5969K AT/ALONG WOODLANDS AVE 5 ON 28/03/2023

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, Allianz Insurance Singapore Pte. Ltd to deal with the third party claim against your policy.

We have received a claim from **SGS5969K** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to Allianz and acknowledged by Allianz.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to customerservice@allianz.com.sg or deliver it by hand to Allianz Customer Care Centre.

This letter should not be regarded as a waiver by Allianz of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact me.

Thank you.

*I am working from home till 12.05.2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

Best Regards,

Ezlyna Eng | Case Handler
LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

Claim Audit

Ξ.	AUDIT TR	AIL		
No	. On	Audit	Remarks	Ву
1	31 Mar 2023 17:55	Clm Dtl Modified	Insured Name: -> LI YUEXIN. Insured ID: -> S9178665F. Claimant's Name: -> SMRT BUSES LTD. Claimant's ID: -> 198202292D.	[A] HOW MEI KWAN
2	31 Mar 2023 17:55	Clm Veh Model Changed	(204258) MAN A95 10.5 D (A).	[A] HOW MEI KWAN
3	31 Mar 2023 17:55		Reg No: SG5969K. Policy No: SP2000616119. Acct Date: 2023/03/28. Claim Type: TP. Insurer: Allia nz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: Strides Automotive Services Pte Ltd (Woodlands)	[A] HOW MEI KWAN
4	31 Mar 2023 17:55	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	31 Mar 2023 17:55	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/04/12	[A] HOW MEI KWAN
6	31 Mar 2023 17:55	Adj Mandate Set	Approved:5000.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	31 Mar 2023 17:56	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN

Date From	4	Date To	Audit Type	None	Go

ACTIVITY

No record

Merimen Billing for this case - Transaction History								
Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2941224	31 Mar 2023 17:55:51	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HO)	Allianz Insurance Singapore Pte. Ltd. (HO)	SG5969K	LI YUEXIN	xx.xx

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)

Sent: Tuesday, 1 August 2023 1:59 PM

To: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd)
Cc: Tan Wei Teck (Strides Automotive Services Pte Ltd); Admin A

Subject: RE: REVISE SETTLEMENT DUE TO LTA SEARCH FEE / OUR REF:BUS/03/23/7026(Allianz)

- ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG W'lands Ave

5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr) *** LKK REF:

CC4/AIS23003406/Kya3

Without Prejudice SAVE AS TO COSTS

Dear Karen,

We refer to the above matter.

Pls be informed that we have to revise our settlement sum to \$3,401.85 due to LTA Search Fee as follows:-

1. Cost of Repair	\$ 2,200.00
2. Loss of Use (4 days x \$300)	\$ 1,200.00
3. LTA/GIA Search Fee	\$ 1.85
Total	\$ 3,401.85

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at \$\$3,401.85 (all in) in full and final settlement of all claims your client has or may have against Allianz Insurance Singapore and/or their insured arising out of this incident.

If the above offer is accepted, kindly confirm settlement by providing a copy of the Letter of Authorization / Warrant to Act and your Bank details for us to process payment.

Please note that your client's receipt of the settlement sum or settlement sums shall constitute a full discharge of liability and waiver of any past, present or future claims your client may have against Allianz Insurance Singapore and/or our insured as a result of the accident on 28-March-2023.

Please note that the clearance of this cheque / settlement sum or receipt of the successful electronic payment or payments constitutes your client's acceptance of payment and full discharge of liability.

Thank you.

Warmest Regards,

Ezlyna

LKK Auto Consultants Pte Ltd

is intended only for the named recipients and may contain confidential and / or privileged information. If you are not the intended recipient, please do not read, copy, use or disclose the contents of this communication to others and notify the sender immediately. Then please delete the e-mail and any copies of it. Thank you.

From: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@stridespremier.com.sg>

Sent: Tuesday, July 18, 2023 10:18 AM

To: EzLyna (LKKAuto) <ezlyna@lkkauto.com>

Cc: Tan Wei Teck (Strides Automotive Services Pte Ltd) < WeiTeck. Tan@stridespremier.com.sg>; Admin A < admin-

a@lkkauto.com>

Subject: RE: LETTER OF AUTHORISATION / OFFER / OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic

Ctr) *** LKK REF: CC4/AIS23003406/Kya3

WITHOUT PREJUDICE

Dear Ezlyna,

Enclose herewith a copy of ATA as you requested for. Thanks.

Best Regards, Karen Chan Claims Department Tel: 6556 3523

From: EzLyna (LKKAuto) < ezlyna@lkkauto.com>

Sent: Tuesday, July 18, 2023 9:05 AM

To: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) <SiauChin.Chan@stridespremier.com.sg>

Cc: Tan Wei Teck (Strides Automotive Services Pte Ltd) < <u>WeiTeck.Tan@stridespremier.com.sg</u>>; Admin A < <u>admin-a@lkkauto.com></u>

Subject: RE: LETTER OF AUTHORISATION / OFFER / OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr) *** LKK REF: CC4/AlS23003406/Kya3

CAUTION: This email originated from outside of SMRT. Do not click links or open attachments unless you recognise the sender and

Dear Karen,

We refer to the above matter.

are expecting the content or attachment.

Attachments on previous email was DV & Letter of Authorisation for SMB1408L.

Pls find enclosed herewith Letter of Authorisation for your endorsement & return for processing payment. Thak you.

With warmest regards,

Ezlyna

From: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) < SiauChin. Chan@stridespremier.com.sg>

Sent: Thursday, July 13, 2023 10:16 AM

To: EzLyna (LKKAuto) <ezlyna@lkkauto.com>

Cc: Tan Wei Teck (Strides Automotive Services Pte Ltd) < <u>WeiTeck.Tan@stridespremier.com.sg</u>>; Admin A < <u>admina@lkkauto.com</u>>

Subject: RE: OFFER / OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr) *** LKK REF: CC4/AIS23003406/Kya3

WITHOUT PREJUDICE

Dear Ezlyna,

Enclose herewith a copy of our duly-signed DV & ATA for your information and necessary action. Payment please made to SMRT BUSES LTD & our bank details as follows:

Name of Beneficiary: SMRT BUSES L1

Bank Code: 7171

Account No: 018-002634-1

Address Of Beneficiary:

2 Tanjong Katong Road Singapore 437161 #08-01, Tower 3 Paya Lebar Quarter

SWIFT Code: DBSSSGSG

Beneficiary's Bank Name: DBS Banl

Beneficiary's Bank Address: 12 Marina Boulevard DBS Asia Central

Best Regards, Karen Chan Claims Department Tel: 6556 3523

From: Karen Chan Siau Chin (Strides Automotive Services Pte Ltd)

Sent: Thursday, July 13, 2023 9:39 AM

To: ezlyna@lkkauto.com

Cc: Tan Wei Teck (Strides Automotive Services Pte Ltd) < <u>WeiTeck.Tan@stridespremier.com.sg</u>>; 'admin-a@lkkauto.com' <admin-a@lkkauto.com>

Subject: RE: OFFER / OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr) *** LKK REF:

CC4/AIS23003406/Kya3

WITHOUT PREJUDICE

Dear Ezlyna,

Your offer is accepted.
Please let us have your DV soon. Thanks.

Best Regards, Karen Chan Claims Department Tel: 6556 3523

From: EzLyna (LKKAuto) <ezlyna@lkkauto.com>

Sent: Tuesday, 27 June 2023 3:39 pm

To: Ong Hua Yen (Strides Automotive Services Pte Ltd) < HuaYen.Ong@stridespremier.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: OFFER / OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G

ALONG W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr) *** LKK REF:

CC4/AIS23003406/Kya3

CAUTION: This email originated from outside of SMRT. Do not click links or open attachments unless you recognise the sender and are expecting the content or attachment.

Without Prejudice

Dear Hua Yen,

We refer to the above matter.

We have our principal's instruction to offer as follows:-

	Total	\$ 3,	402.00
3. LTA/GIA Search Fee		\$	2.00
2. Loss of Use (4 days x \$300)		\$ 1,	200.00
1. Cost of Repair		\$ 2,	200.00

Kindly confirm acceptance & E-voucher will follow shortly. Thank you.

Best Regards,

Ezlyna Eng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

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

Sent: Wednesday, May 17, 2023 5:31 PM

To: Motor Claims (Allianz Insurance Singapore) < claims@allianz.com.sg>; Ong Hua Yen (Strides Automotive Services Pte

Ltd) < <u>HuaYen.Ong@strides.com.sg</u>>; EzLyna (LKKAuto) < <u>ezlyna@lkkauto.com</u>>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr) *** LKK REF: CC4/AIS23003406/Kya3

Dear Sir / Madam,

^{*}I am working from home till 07.07.2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

We acknowledge receipt of your email / LOD.

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

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

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

From: Motor Claims (Allianz Insurance Singapore) < claims@allianz.com.sg>

Sent: Wednesday, May 17, 2023 12:10 PM **To:** Admin A <admin-a@lkkauto.com>

Cc: admin-d <admin-d@lkkauto.com>; Ong Hua Yen (Strides Automotive Services Pte Ltd)

<HuaYen.Ong@strides.com.sg>

Subject: FW: OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG

W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr)

Internal

Dear LKK

For your necessary action

Thanks

From: Ong Hua Yen (Strides Automotive Services Pte Ltd) < HuaYen.Ong@strides.com.sg>

Sent: Monday, 15 May 2023 5:44 pm

To: Motor Claims (Allianz Insurance Singapore) < claims@allianz.com.sg>

Cc: Chong Fei Yuan (Strides Automotive Services Pte Ltd) < FeiYuan.Chong@strides.com.sg>; Tan Wei Teck (Strides Automotive Services Pte Ltd) < WeiTeck.Tan@strides.com.sg>; Karen Chan Siau Chin (Strides Automotive Services Pte Ltd) < SiauChin.Chan@strides.com.sg>; Balqish Binte Abdul Halil (Strides Automotive Services Pte Ltd) < Balqish.Halil@strides.com.sg>; Foo Chit Yan (Strides Automotive Services Pte Ltd) < ChitYan.Foo@strides.com.sg> Subject: [EXT] OUR REF:BUS/03/23/7026(Allianz) - ACCIDENT ON 28/03/23 INVOLVING SG5969K AND SMW5859G ALONG W'lands Ave 5 junction with W'lands Ave 2 (aft BS: 46321 - W'lands Civic Ctr)

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SG5969K. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$2,200.00					
Loss of Use	\$1,750.00	(5	days x	\$350.00)
LTA search fee	\$1.85					
Total	\$3,951.85					

We enclose the following documents,

- 1) 1) Repair Invoice
- 2) 3) GIA report
 - 3) LTA Search Fee

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Thanks & Regards Hua Yen

DISCLAIMER This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you, the reader are not the intended recipient, please do not disclose, disseminate, circulate, copy or use any of the information contained in this email. Please notify us immediately and delete the email and destroy any printed copy. DISCLAIMER This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you, the reader are not the intended recipient, please do not disclose, disseminate, circulate, copy or use any of the information contained in this email. Please notify us immediately and delete the email and destroy any printed copy. DISCLAIMER This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you, the reader are not the intended recipient, please do not disclose, disseminate, circulate, copy or use any of the information contained in this email. Please notify us immediately and delete the email and destroy any printed copy. DISCLAIMER This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you, the reader are not the intended recipient, please do not disclose, disseminate, circulate, copy or use any of the information contained in this email. Please notify us immediately and delete the email and destroy any printed copy. DISCLAIMER This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you, the reader are not the intended recipient, please do not disclose, disseminate, circulate, copy or use any of the information contained in this email. Please notify us immediately and delete the email and destroy any printed copy. DISCLAIMER This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you, the reader are not the intended recipient, please do not disclose, disseminate, circulate, copy or use any of the information contained in this email. Please notify us immediately and delete the email and destroy any printed copy.