

Douglas Ong

From: chan mun keong <cmkmotor71@gmail.com>
Sent: Tuesday, 9 May 2023 12:18 PM
To: Loo & Chong Law Corporation
Subject: Re: FW: Counter Propose / 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)
Attachments: image006.png; Screenshot_20230509_121144_Gmail.jpg; Screenshot_20230509_121206_Gmail.jpg

Hi Catherine

I have went through the email.

This claim was actually handled by me, direct settlement but after failing to get the correct settlement mount hence we get Cheonghoh to assist.

Please see my email as below.

I agreed to SGD5700 after 50% deduction from SGD11,500 for the COR and recalled that I had talked to Joseph.

But not further deduction of 50% from SGD5700/-.

That's why I did not accept the offer and get Cheonghoh to help.

Thank You.

Regards
Karen
CMK Motor Service Repair
Mobile:900 38897

On Tue, 9 May 2023, 11:43 , <mail@loonchong.com> wrote:

Dear Karen,

See email from MSIG being COR confirmed by Ah Keong.

Kindly let us hear from you.

Regards,

Catherine for Loo & Chong Law Corporation

Blk 52 Chin Swee Road #03-67 Singapore 160052

Tel: 6438 2883 / Fax: 6438 2889

[Email: mail@loonchong.com](mailto:mail@loonchong.com)

From: Douglas Ong <douglas_ong@sg.msig-asia.com>

Sent: Tuesday, 9 May 2023 11:30 am

To: mail@loonchong.com

Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>

Subject: RE: Counter Propose / 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

Dear Catherine

Without Prejudice/ Save As To Costs

Please find enclosed our email confirming the Cost Of Repair with the workshop (Mr Chan Mun Kiong) at \$ 5,700.00.

Without admission of liability, our counter offer would be as follows:

Cost Of Repair: \$ 5,700.00

Loss Of Use: \$ 910.00 (7 days x \$ 130.00 – NIMA LOU rate for commercial lorry.)

Sub Total: \$ 6,610.00

50% apportionment: \$ 3,305.00

Survey Fee: \$ 640.00

LTA & GIA fee: \$ 36.49

Cost plus disbursement: \$ 550.00

Total Offer: \$ 4,531.49 all-in

For the avoidance of doubt, any settlement reached is not to be held against our insured/driver/passenger(s) in so far their legal rights are concerned.

Please advise acceptance. Thank you.

Best Regards

Douglas Ong

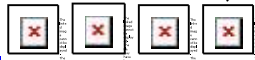
Claims Services (Motor)

D: 6012 1346 | douglas_ong@sq.msia.com

Please note my direct line has changed.



MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way, #21-01 SGX Centre 2, Singapore 068807 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msia.com.sg



Please note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data for the purpose of assessing your claim. This may include disclosing and sharing your personal data with our service providers and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore, for the proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws (collectively, "the Purpose"). We may also need to disclose or share your personal data with service providers who are sited outside Singapore for the Purpose.

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From: mail@loonchong.com <mail@loonchong.com>
Sent: Tuesday, May 9, 2023 10:59 AM
To: Douglas Ong <douglas_ong@sg.msig-asia.com>
Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>; mail@loonchong.com
Subject: RE: Counter Propose / 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Without Prejudice

Dear Douglas,

We refer to the above matter and your offer dated 26 February 2020.

Solely for an amicable settlement, we have client instruction to counter propose as follows: -

Cost of Repair	\$10,350.00
Loss of Use	<u>\$ 1,260.00</u> (7days x \$180)
	\$11,610.00
@50% Liability	\$ 5,805.00
Survey report fee	\$ 640.00 (agreed)
LTA/GIA searches	\$ 14.94 (enclose)
GIA report fee	\$ 29.00 (enclose)
Cost & Incidentals	<u>\$ 800.00</u> (if settle at this stage)
	\$ 7,288.94

Kindly let us hear from you favorably.

Regards,

Catherine for Loo & Chong Law Corporation

Blk 52 Chin Swee Road #03-67 Singapore 160052

Tel: 6438 2883 / Fax: 6438 2889

[Email: mail@loonchong.com](mailto:mail@loonchong.com)

From: Douglas Ong <douglas_ong@sg.msig-asia.com>

Sent: Monday, 8 May 2023 4:37 pm

To: mail@loonchong.com

Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>

Subject: RE: 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

(Resend)

Dear Catherine

Without Prejudice/ Save As To Costs

On 29/4/2021 we have made an offer to Ms Jennifer of Cheong Hoh.

The same is enclosed for your perusal.

Please advise acceptance. Meanwhile kindly hold hands on further proceedings pending an amicable settlement.

Best Regards

Douglas Ong

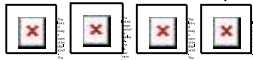
Claims Services (Motor)

D: 6012 1346 | douglas_ong@sg.msig-asia.com

Please note my direct line has changed.



MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way, #21-01 SGX Centre 2, Singapore 068807 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



Please note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data for the purpose of assessing your claim. This may include disclosing and sharing your personal data with our service providers and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore, for the proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws (collectively, "the Purpose"). We may also need to disclose or share your personal data with service providers who are sited outside Singapore for the Purpose.

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From: mail@loonchong.com <mail@loonchong.com>

Sent: Monday, May 8, 2023 4:30 PM

To: Douglas Ong <douglas_ong@sg.msig-asia.com>

Cc: mail@loonchong.com

Subject: FW: 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Douglas,

We refer to your earlier telephone conversation.

No email receive.

Regards,

Catherine for Loo & Chong Law Corporation

Blk 52 Chin Swee Road #03-67 Singapore 160052

Tel: 6438 2883 / Fax: 6438 2889

[Email: mail@loonchong.com](mailto:mail@loonchong.com)

From: mail@loonchong.com <mail@loonchong.com>

Sent: Monday, 8 May 2023 10:19 am

To: 'Motor Survey' <motorsurvey@sg.msig-asia.com>

Cc: mail@loonchong.com; 'Jasmine Lok Kheng Kwei' <jasmine_lok@sg.msig-asia.com>

Subject: Re: 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

Dear Sirs,

We refer to the above matter.

Kindly be inform that we have taken over conduct of the above matter from Cheonghoh Law Corporation – copy of the warrant to act enclose.

We also enclose herewith our 10 days notice for your attention.

Regards,

Catherine for Loo & Chong Law Corporation

Blk 52 Chin Swee Road #03-67 Singapore 160052

Tel: 6438 2883 / Fax: 6438 2889

[Email: mail@loonchong.com](mailto:mail@loonchong.com)