

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Wednesday, 3 September 2025 1:59 PM
To: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Subject: RE: OUR REF: D24010319MFCT | SMJ6503U & SHC3225M (DOA: 23/11/2024) *** LKK REF: CD/FCI24110537/Ama3

Dear Daphne,

Our mandate as follows:

	Claimed Amount	Revised Amount	MSFC mandate
1. Cost of Repair	\$ 47,453.11	\$ 18,421.00 (L/S) (w/GST)	\$ 18,421.00 (L/S) (w/GST)
2. Loss of Rental (16 days x \$120.00)	\$ 1,920.00	\$ 1,600.00 (16 days x \$100.00)	\$ 1,500.00 to 1,600.00 (15 to 16 days x \$100.00)
3. LTA/GIA Search Fee	\$ 27.25	\$ 27.25	\$ 27.25
4. Towing Fee	\$ 200.00	\$ 200.00	\$ 200.00
Total	\$ 49,600.36	\$ 20,248.25	\$ 20,148.25 to 20,248.25

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805

| Fax No. : 6223 0541 | Company Regn. No. 195000106C

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

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Sent: Tuesday, 2 September 2025 2:41 pm
To: Karen Tan <karentan@msfirstcapital.com.sg>
Subject: RE: OUR REF: D24010319MFCT | SMJ6503U & SHC3225M (DOA: 23/11/2024) *** LKK REF: CD/FCI24110537/Ama3

EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Dear Karen,

Your Ref: D24010319MFCT

We refer to the above matter and your email below.

ACCIDENT INVOLVING SMJ 6503U AND SHC 3225M ON 23/11/2024

We have highlighted to your good office on 26/11/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA: 28. 3 vehicles chain collision (OID last).