

**From:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Sent:** Thursday, 13 March 2025 4:45 PM  
**To:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: OUR REF: D24009756MFCT | FBV 9459L & SHD 4595H (DOA: 03/11/2024) \*\*\*LKK Ref: CD/FCI24110541/Uma3

Dear Daphne,

With reference to our email dated 06.02.2025 below.

I have spoken to the driver and he is now willing to settle the matter. You have our mandate to settle as follows:

|                                   | Claimed Amount     | Revised Amount               | FC mandate  |
|-----------------------------------|--------------------|------------------------------|---|
| 1. Cost of Repair                 | \$ 4,360.00        | \$ 1,635.00 (L/S) (w/GST) ✓  | \$ 1,635.00 (L/S) (w/GST)   |
| 2. Loss of Use (5 days x \$50.00) | \$ 250.00          | \$ 250.00 (5 days x \$50.00) | \$ 80.00 to \$ 150.00 (4-5 days x \$20.00-\$30.00)                      |
| 3. LTA/GIA Search Fee             | \$ 27.25           | \$ 27.25                     | \$ 27.25 (we can include GST as it is billed in the repair tax invoice) |
| <b>Total</b>                      | <b>\$ 4,637.25</b> | <b>\$ 1,912.25</b>           | <b>\$ 1,742.25 to 1,812.25</b>  |

*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

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**From:** Karen Tan  
**Sent:** Thursday, February 6, 2025 3:30 PM  
**To:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Subject:** RE: OUR REF: D24009756MFCT | FBV 9459L & SHD 4595H (DOA: 03/11/2024) \*\*\*LKK Ref: CD/FCI24110541/Uma3

Dear Daphne,

We were just informed that our driver is disputing on the accident. He claimed that 3P purposely jammed brake to create the accident.

Please request from 3P for the police investigation result or video footage, if any.

*Best Regards,*

*Karen Tan*

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**From:** Daphne Lee (LKK Auto) <[daphnelee@lkkauto.com](mailto:daphnelee@lkkauto.com)>

**Sent:** Thursday, February 6, 2025 2:46 PM

**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** RE: OUR REF: D24009756MFCT | FBV 9459L & SHD 4595H (DOA: 03/11/2024) \*\*\*LKK Ref: CD/FCI24110541/Uma3

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: D24009756MFCT

We refer to the above matter and your email below.

**ACCIDENT INVOLVING FBV 9459L AND SHD 4595H ON 03/11/2024**

We have highlighted to your good office on 25/11/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA: 27. OID hit onto rear TP.

Basing on the report of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

Summary to offer to repairer **KIVILE ENTERPRISE** is as follows: -

|                                   | Claimed Amount     | Revised Amount               |
|-----------------------------------|--------------------|------------------------------|
| 1. Cost of Repair                 | \$ 4,360.00        | \$ 1,635.00 (L/S) (w/GST)    |
| 2. Loss of Use (5 days x \$50.00) | \$ 250.00          | \$ 250.00 (5 days x \$50.00) |
| 3. LTA/GIA Search Fee             | \$ 27.25           | \$ 27.25                     |
| <b>Total</b>                      | <b>\$ 4,637.25</b> | <b>\$ 1,912.25</b>           |

\*4 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

Kindly note that this inspection report dated 03/02/2025 is only for mandate purpose.

**The above is for your approval please.**

Thank You

Wishing You a Prosperous & Joyful Chinese New Year 2025!