



吉維利企業  
KIVILE ENTERPRISE

BLK 3007, UBI ROAD 1 #01-408, SINGAPORE 408701

TEL: 67488645, 67479547 FAX: 67482533

EMAIL: KIVILEPC@GMAIL.COM

WEBSITE: WWW.KIVILEPC.COM

ROC NO.: 53114844X

GST REG NO.: M90370110N

## LETTER OF DEMAND

### **MS FIRST CAPITAL INSURANCE LIMITED**

16 RAFFLES QUAY  
#42-01 EMBASSY OF THE REPUBLIC OF PANAMA  
SINGAPORE 048581

DATE : 08/01/2025

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TEL: 63591800 H/P:

ATTN : CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG

FBV9459L REPAIR CLAIM

NO	DESCRIPTION	QUANTITY	U/PRICE	AMOUNT
				SGD
1.	REPAIR CLAIM	1	1,500.00	1,500.00
2.	LTA SEARCH	1	25.00	25.00
3.	LOSE OF USE 5 DAYS @ \$50	1	250.00	250.00

TOTAL : 1,775.00  
ADD GST : 137.25  
GRAND TOTAL : 1,912.25

## AUTHORISATION TO ACT

I/We, YASIN BIN MOHD ZAIN (the third party claimant) of \_\_\_\_\_  
\_\_\_\_\_(address), owner of FBV9459L ( vehicle no.)  
hereby authorize KIVILE ENTERPRISE ( workshop) to act for me with  
respect to my claim for repair costs and/ or rental and/ or loss of use (claim) for my  
vehicle no. FBV9459L that was damaged pursuant to the accident which  
occurred on 03/11/2024 ( date) along LOR 1 TOA PAYOH  
\_\_\_\_\_( location) involving vehicle no's SHD4595H (accident)

I further authorize the workshop to settle my above mentioned claim in a manner  
that they deem fit and the workshop is further authorized to receive payment  
further to settlement of my claim with payment cheque(s) being made in favour  
of the workshop.

I further knowledge that any settlement the workshop may reach on my behalf is on  
a without prejudice and without admission of liability basis in so far as the driver/  
owner/ insurers of the other vehicle(s) is concerned.

Date: 08 / 01 / 2025 (DD/MM/YYYY)

chap & sign  
✓ 

Signed by the third party claimant  
(with company stamp if applicable)

**KIVILE ENTERPRISE**  
Blk 3007, Ubi Road 1 #01-408  
(S) 408701 M: 90370110N  
Tel: 6748 8645 Fax: 6748 2533



Signed by the workshop  
(with company stamp)

my execution of this Discharge Voucher is only  
for my claim for property damage and not prejudicial  
to any other claims arising from the same accident



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D24009756MFCT  
ACCIDENT DATE : 03/11/2024  
ACCIDENT LOCATION : LOR 1 TOA PAYOH TOWARDS PIE CHANGI  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LOW GEOK HONG  
INSURED VEHICLE : SHD4595H  
INVOLVED PARTY : FBV9459L  
SETTLEMENT SUM : \$1,740.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in, respect of the said loss and for damage whether now or hereafter to become manifest,
2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED ~~and/or~~ its INSURED DRIVER be absolutely and finally discharged from ~~all~~ claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT: ✓ *Yasin Bin Mohd Zain*

Signature and Date : ✓



WITNESS :

**KIVILE ENTERPRISE**  
Blk 3007, Ubi Road 1 #01-408  
(S) 408701 M: 90370110N *JK*  
Tel: 6748 8645 Fax: 6748 2533

Signature and Date : *JK*

*18/3/25*

my execution of this Discharge Voucher is only  
for my claim for property damage and not prejudicial  
to any other claims arising from the same accident



*18/3/25*



吉維利企業  
KIVILE ENTERPRISE

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EMAIL: KIVILEPC@GMAIL.COM

WEBSITE: WWW.KIVILEPC.COM

ROC NO.: 53114844X

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**TAX INVOICE**

**MS FIRST CAPITAL INSURANCE LIMITED**

16 RAFFLES QUAY  
#42-01 EMBASSY OF THE REPUBLIC OF PANAMA  
SINGAPORE 048581

TEL: 63591800 H/P:

ATTN : CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG

FBV9459L REPAIR CLAIM

**TAX INV NO. : AR202501-0036**

DATE : 08/01/2025

PAGING : PAGE 1 OF 1

TERMS : CASH

NO	DESCRIPTION	QUANTITY	U/PRICE	AMOUNT
				SGD
1.	REPAIR CLAIM	1	1,500.00	1,500.00
2.	LTA SEARCH	1	25.00	25.00
3.	LOSE OF USE 5 DAYS @ \$50	1	250.00	250.00

(SINGAPORE DOLLAR ONE THOUSAND NINE HUNDRED TWELVE AND CENTS

TWENTY-FIVE ONLY)

TOTAL	:	1,775.00
ADD GST	:	137.25
GRAND TOTAL	:	1,912.25

This is computer generated invoice. No signature is required.



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 20 Nov 2024 / 15:18:49  
Receipt Date/Time : 20 Nov 2024 / 15:18:49

Tax Invoice/Receipt

Receipt No. : ITNET-00000-241120-002988

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHD4595H - FBV9459L				
As at 03 Nov 2024/23:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHD4595H Enquiry Fee 20241120151758854477	25.00	2.25	27.25
Sub-Total		25.00	2.25	27.25
Total Before Rounding		25.00	2.25	27.25
Rounding Difference				0.00
Total Amount Payable				27.25
Paid By				
20241120151804246		Direct Debit: eNETS Debit (Internet Banking)		27.25
Total				27.25
Cash Change				0.00
Tendered Amount				27.25
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Company Name	KIVILE ENTERPRISE
Address	BLK 3007 UBI RD 1#01-408/#01-432 (408701)
Remittance Attention To Email & Contact Number	kivilepc@gmail.com 83675360

**Bank Transfer Details**

Beneficiary	KIVILE ENTERPRISE
Bank Name	UOB
Bank Address	TAI SENG BRANCH
Bank Code	7375
Branch Code	004
SWIFT Code	UOVBSGSG
Bank Account No.	3103018801
Currency	SGD

**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

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.

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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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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.

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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!