



COMPLETE VMS PTE LTD  
176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare, Singapore 575721  
(Tel) 6455 0012 (Fax) 6554 0012 (Web) www.completevms.com.sg

The Premier One Stop Vehicle Accident Claims Centre

Your Ref : SH6125S  
Our Ref : SKD7590R

20 Jan 2025

By Postage

MS FIRST CAPITAL INSURANCE LIMITED

16, Raffles Quay

#42-01

Singapore 048581

Attention: Motor Claim Department

Dear Sir / Mdm,

**Accident Involving SKD7590R and SH6125S on 28/11/2024 along Between Orchard Road and Bideford Road at about 1730hrs.**

We are the authorized repair workshop for the owner of motor vehicle no. SKD7590R which is involved in the captioned accident with your insured vehicle SH6125S. The vehicle owner has requested and authorized us to assist him in presenting his / her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of driving, we are submitting these claims for your consideration on behalf of the owner / claimant.

Cost of Repair as agreed with surveyor	S\$3,215.50
3 days of Loss of Use @ S\$180.00	S\$540.00
LTA Search fee	S\$2.18
GIA Search fee	S\$31.00
Medical fee	S\$41.80
Total	S\$3,830.48

We enclosed herewith the following documents to support the claims:-

Performa Invoice  
LTA Search fee  
GIA Report fee  
Medical receipt

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner / claimant.**

Yours Faithfully,

*Lihui*

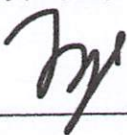
Complete VMS Pte Ltd

To: Complete VMS Pte Ltd  
5, Soon Lee Street,  
#01-54 Pioneer Point  
Singapore 627607

### LETTER OF AUTHORIZATION

RE: ACCIDENT BETWEEN SKD7590R & SH6125S (Vehicle Numbers)  
ON 28/11/2024 (Date of Accident) AT Between orchard Road and Bideford Road


1. We, the owner of vehicle no. SKD7590R hereby appoint you to act for me to repair and recover damages sustained to my vehicle in the above accident from the third party driver and / or his/her insurers.
2. In this respect, I/We have authorized you to repair, correspond, negotiate and settle on my behalf, all claims against the parties involved in the subject accident. All final financial awards in my favor pertaining to the subject accident claim are to be paid to Complete VMS Pte Ltd.
3. By way of this Letter of Authorization, I/We also further authorized you to sign all Discharge Vouchers and any other related documents in settlement of the subject accident claims. I/We hereby undertake to ratify and reaffirm such signing of Discharge Vouchers and/or documents from any third party insurers by us.
4. During the settlement process with the third party insurers / drivers, you may act fully on my behalf and all negotiations and correspondences given by you to the third party insurers / driver are as if given directly from me. With regards to the settlement of the above subject accident claim, I/We agree and undertake to ratify all correspondences and negotiations given by you to the third party insurers / driver and further agree and undertake to be bound by all acts performed or carded out by you.
5. I/We understand that should the subject accident claims fail or not able to reach an amicably settlement with the third party insurers or driver, I/We will have to appointed a solicitors by way of signing a warrant to act in present of the appointed solicitor to further pursue the matter and to commence legal proceedings in Court in my/our name against the third party driver and/or his employers (if applicable). I/We further agrees that should I/We fails or disagrees to appoint a solicitors at that stage, I/We shall be fully liable for all costs incurred to you until that point of time.
6. We further confirm my/our understanding that I/We shall render my/our full co-operation pertaining to the settlement of the subject accident and method of repair adopted shall be in accordance to the standard practices of the industry and will be at the full discretion of you.
7. I/We hereby agree that upon settlement of the above subject accident claim, I/We are required to sign Discharge Voucher/s issued by the third party insurers. After which all settlement monies shall be used to settle all costs and fee incurred to carry out the above subject accident repairs and claims. This settlement monies shall constitute a full discharge of your payment obligation to us.
8. Any indemnity / discharge voucher signed by the workshop is without prejudice to my rights to claim for compensation for my personal injury (if any). Complete VMS Pte Ltd is only authorized to negotiate and finalized with Third Party for my property damages

Signature : 

Name: Serga S/O Rangasamy

Date: 19/12/2024

Email: balaserga18@gmail.com

 Complete VMS Pte Ltd  
Witness's Name & Signature



\_\_\_\_\_  
Company Stamp (if applicable)



## DISCHARGE RECEIPT

CLAIM REFERENCE : D24010504MFCT/CTPL/TPD-2/KT  
ACCIDENT DATE : 28/11/2024  
ACCIDENT LOCATION : ORCHARD ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LIM KWANG SENG  
INSURED VEHICLE : SH6125S  
INVOLVED PARTY : SKD7590R  
SETTLEMENT SUM : \$3,448.20

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: SERGA S/O RENGASAMY

Signature and Date :



29 April 2025

WITNESS : Complete UMS Pte Ltd

Signature and Date :



## DISCHARGE RECEIPT

CLAIM REFERENCE : D24010504MFCT/CTPL/TPI-3/KT  
ACCIDENT DATE : 28/11/2024  
ACCIDENT LOCATION : ORCHARD ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LIM KWANG SENG  
INSURED VEHICLE : SH6125S  
INVOLVED PARTY : SKD7590R  
SETTLEMENT SUM : \$24.30

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: **BALAMURUHAN SERGA**

Signature and Date :



29 April 2025

WITNESS : *Complete vms pte ltd*

Signature and Date :





## DISCHARGE RECEIPT

CLAIM REFERENCE : D24010504MFCT/CTPL/TPI-4/KT  
ACCIDENT DATE : 28/11/2024  
ACCIDENT LOCATION : ORCHARD ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LIM KWANG SENG  
INSURED VEHICLE : SH6125S  
INVOLVED PARTY : SKD7590R  
SETTLEMENT SUM : \$17.50

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: KARUPPIAH PUSHPALATHA

Signature and Date :



29 April 2025

WITNESS : Complete vms pte ltd

Signature and Date :





COMPLETE VMS PTE LTD  
176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare, Singapore 575721  
(Tel) 6455 0012 (Fax) 6554 0012 (Web) www.completevms.com.sg

The Premier One Stop Vehicle Accident Claims Centre

MS FIRST CAPITAL INSURANCE LIMITED

16, Raffles Quay  
#42-01  
Singapore 048581

Motor Claim Department

**PROFORMA INVOICE TP 012604**

Date	20 Jan 2025
Vehicle Number	SKD7590R
Make / Model	MERCEDES BENZ C 180 KOMPRES
Engine Number	27191031350339
Chassis Number	WDD2040452A644516
Accident_Date	28 Nov 2024
Policy Number	

	Amount
Cost of Repair as agreed	S\$2,950.00

Total	S\$2,950.00
GST	S\$265.50
Amount Due	S\$3,215.50

COMPLETE VMS PTE LTD


INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SH6125S

Date of Accident

28/11/2024 

Reset

% **RESULT & RECEIPT**

TP Insurer Enquiry

Insurance ..... **MS First Capital Insurance Ltd**

Period of Insurance ..... **01/01/2024 - 31/12/2024**

Requested By ..... **SOONLEE (Complete VMS PTE ...**

Requested Date ..... **19/12/2024 14:16**

**Payment details**

Request Amount: **S\$2**

GST Amount: **S\$0.18**

Total Amount Due (GST Inclusive): **S\$2.18**

**General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B  
Singapore 038989

E-mail: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Registration: M400017735

## TAX INVOICE

Date of Request: 19/12/2024

Your Ref No: SKD7590R - 28/11/2024

Dear Sir/Madam,

Date of Accident: 28/11/2024 17:30 (SGT)

Vehicle No: SKD7590R

Place of Accident: Orchard Rd, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SH6125S	Orchard Rd, Singapore	(31.00 )	1	(28.44 )
GST Amount				(2.56 )
Total Amount Due (GST Inclusive)				(31.00 )

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.



Confidential

29/11/24

To:  
KARUPPIAH PUSHPALATHA xxxxx518B

This letter is written at the request of KARUPPIAH PUSHPALATHA xxxxx518B

This patient is being treated for the following : sprain

Examination otherwise unremarkable

Patient was treated symptomatically.

Return advice and red flags advice was given.

Thank You

Yours Sincerely,



---

Joey Hon Tong WAI (60483F)



KARUPPIAH PUSHPALATHA

690 JURONG WEST CENTRAL 1  
#02-199  
SINGAPORE 640690

BILL REF. NO.  
2A24279558

BILL DATE  
29 NOV 2024

LOCATION  
PIONEER POLYCLINIC

NRIC / FIN / MRN  
S1708518B

VISIT DATE ► 29 NOV 2024 10:37 AM

TOTAL AMOUNT(BEFORE GOVT SUBSIDY)	\$	81.00
GOVT SUBSIDY	\$	-56.70
TOTAL AMOUNT (BEFORE GST)	\$	24.30
9% GST	\$	2.19
GST absorbed by Govt	\$	-2.19
TOTAL AMOUNT (AFTER GOVT SUBSIDY)	\$	24.30
Payable by MEDISAVE	\$	-6.80
TOTAL AMOUNT PAYABLE	\$	17.50
Net Payment made	\$	-17.50
FINAL AMOUNT PAYABLE	\$	0.00

**\$ 0.00**  
FINAL AMOUNT PAYABLE

### CHARGES

SERVICES	DESCRIPTION	BEFORE GOVT SUBSIDY (\$)	AFTER GOVT SUBSIDY (\$)
CONSULTATION	Consultation (1 QTY)	68.80	17.50
PRESCRIPTION	NON STANDARD		
	Kefentech (Ketoprofen 30mg) Plasters 8S/9S (2 QTY)*	5.40	5.40
	STANDARD LIST 1		
	Orphenadrine 35Mg/Paracet 450Mg Tab (40 QTY)*	6.80	1.40
	TOTAL AMOUNT (BEFORE GOVT SUBSIDY)	81.00	
	GOVT SUBSIDY	-56.70	
	TOTAL AMOUNT (BEFORE GST)		24.30
	9% GST		2.19
	GST absorbed by Govt (for subsidised patient only)		-2.19
	TOTAL AMOUNT (AFTER GOVT SUBSIDY)		24.30

\*: Items claimable for Medisave

BILL REF. NO.  
2A24279558

BILL DATE  
29 NOV 2024

PATIENT NAME  
KARUPPIAH PUSHPALATHA

NRIC / FIN / MRN  
S1708518B

## PAYMENT SUMMARY

TOTAL AMOUNT (AFTER GOVT SUBSIDY)		24.30
SCHEMES (SCHEME ID) / PAYOR	REFERENCE NO.	AMOUNT PAYABLE (\$)
MEDISAVE		
• CDMP MEDISAVE (ESTIMATED AMOUNT PENDING APPROVAL BY CPF BOARD)	S1708518B	6.80
KARUPPIAH PUSHPALATHA	-	17.50

KARUPPIAH PUSHPALATHA		TOTAL AMOUNT PAYABLE	17.50
PAYOR(S)	TRANSACTION/RECEIPT DATE	PAYMENT MODE	AMOUNT (\$)
CREDIT CARD (VISA-XXXX, APPROVAL CODE: 575998)	29 NOV 2024	CREDIT CARD	-17.50
Bill Version: 1		Net Payment made	-17.50

Bill Version: 1

**FINAL AMOUNT PAYABLE \$ 0.00**

## PAYMENT OPTIONS & ADVISORY

### Payment Policy

- Bill is generated under the patient's name. Where patient is a minor or is legally incapable of entering into a contract, parent and/or legal guardian shall be responsible for settlement of the outstanding amount
- Medicines and goods purchased are non-refundable and non-exchangeable
- Amount paid for packages are not refundable nor transferable
- Please note that any refunds will be reflected on the refund voucher
- This document serves as proof of payment

### View your MediSave & MediShield Life claim details online with your SingPass at [cpf.gov.sg](https://cpf.gov.sg).

- Employers and Insurers should reimburse to your cash outlay first, followed by MediSave, then MediShield Life/Integrated Shield Plan. For Integrated Shield Plan, please reimburse directly to the private insurer. To submit reimbursement, go to [cpf.gov.sg](https://cpf.gov.sg) > Employers > Services MediSave / MediShield Life Reimbursement.



Confidential

29/11/24

To:  
BALAMURUHAN SERGA xxxxx597D

This letter is written at the request of BALAMURUHAN SERGA xxxxx597D

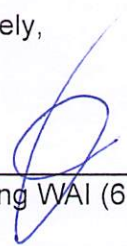
This patient is being treated for the following : Strain

Patient is seen for a strain today.

He is treated symptomatically and return advice in given.

Thank You

Yours Sincerely,

  
\_\_\_\_\_  
Joey Hon Tong WAI (60483F)





BALAMURUHAN SERGA

690 JURONG WEST CENTRAL  
#02-199  
SINGAPORE 640690



Accepts: PayNow

**\$ 24.30**  
FINAL AMOUNT PAYABLE

**TAX INVOICE (Finalised-Reprint)**

Page 1 of 2

BILL REF. NO.  
2A24279559

BILL DATE  
29 NOV 2024

NRIC / FIN / MRN  
T0109597D

LOCATION  
PIONEER POLYCLINIC

VISIT DATE ► 29 NOV 2024 10:37 AM

TOTAL AMOUNT(BEFORE GOVT SUBSIDY)	\$	81.00
GOVT SUBSIDY	\$	-56.70
TOTAL AMOUNT (BEFORE GST)	\$	24.30
9% GST	\$	2.19
GST absorbed by Govt	\$	-2.19
TOTAL AMOUNT (AFTER GOVT SUBSIDY)	\$	24.30
TOTAL AMOUNT PAYABLE	\$	24.30
Net Payment made	\$	0.00
FINAL AMOUNT PAYABLE	\$	24.30

**CHARGES**

SERVICES	DESCRIPTION	BEFORE GOVT SUBSIDY (\$)	AFTER GOVT SUBSIDY (\$)
CONSULTATION	Consultation (1 QTY)	68.80	17.50
PRESCRIPTION	NON STANDARD		
	Kefentech (Ketoprofen 30mg) Plasters 8S/9S (2 QTY)	5.40	5.40
	STANDARD LIST 1		
	Orphenadrine 35Mg/Paracet 450Mg Tab (40 QTY)	6.80	1.40
	TOTAL AMOUNT (BEFORE GOVT SUBSIDY)	81.00	
	GOVT SUBSIDY	-56.70	
	TOTAL AMOUNT (BEFORE GST)		24.30
	9% GST		2.19
	GST absorbed by Govt (for subsidised patient only)		-2.19
	TOTAL AMOUNT (AFTER GOVT SUBSIDY)		24.30

**PAYMENT SUMMARY**

	TOTAL AMOUNT (AFTER GOVT SUBSIDY)	24.30
SCHEMES (SCHEME ID) / PAYOR	REFERENCE NO.	AMOUNT PAYABLE (\$)
BALAMURUHAN SERGA	-	24.30

Payment Summary to be continued on page 2

PRINTED ON: 10 JAN 2025 02:31 PM



BILL REF. NO.  
**2A24279559**

BILL DATE  
**29 NOV 2024**

NRIC / FIN / MRN  
**T0109597D**

PATIENT NAME  
**BALAMURUHAN SERGA**

**BALAMURUHAN SERGA**

**TOTAL AMOUNT PAYABLE**

**24.30**

Bill Version: 1

Net Payment made

**0.00**

**FINAL AMOUNT PAYABLE**

**\$ 24.30**

### PAYMENT OPTIONS & ADVISORY



#### Self-Service Kiosk

- AXS Station (min payment of \$2)
- Self Payment kiosk at NUP polyclinics



#### E-Payment

- HealthHub Mobile App
- NUHS App
- Payment through PayNow by scanning the SGQR code on this bill with your banking app
- DBS/POSB Digibank online/mobile or DBS Paylah!
- AXS m-station App (min payment of \$2)



#### Counter Services

- NUP polyclinics payment counters

#### Payment Policy

- Bill is generated under the patient's name. Where patient is a minor or is legally incapable of entering into a contract, parent and/or legal guardian shall be responsible for settlement of the outstanding amount
- Medicines and goods purchased are non-refundable and non-exchangeable
- Amount paid for packages are not refundable nor transferable
- Please note that any refunds will be reflected on the refund voucher
- This document serves as proof of payment



PRINTED ON: 10 JAN 2025 02:31 PM

## Hsiao Tong (LKKAUTO)

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**From:** Soon Lee VMS <soonlee@completevms.com.sg>  
**Sent:** Wednesday, May 14, 2025 3:54 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Tian Yuh Sia; Jia En Leong; Darren Chiu; Gan Li Hui  
**Subject:** Re: LOD - Our ref: SKD7590R | Your ref: SH6125S DOA: 28/11/2024  
**Attachments:** DV\_Claim\_001.pdf; DV\_Passenger\_Medical\_001.pdf; DV\_Driver\_medical\_001.pdf

Without Prejudice

Dear Hsiao Tong,

As spoken, please process the medical bill directly to driver and passenger, below is their bank/paynow details

Driver Name : Balamuruhan Serga - T0109597D

**Paynow 248217120**

Passenger Name : Karuppiah Pushpalath S1708518B

**Paynow 137061708**

**Please see attached signed DV and prepare the payment to "Complete VMS Pte Ltd" for the property damage and the loss of use of the vehicle**

Payment via Bank Transfer

Company Account Name: Complete VMS Pte Ltd

Company Registration No: 200416180E

Name of Bank/Branch: OCBC Thomson Branch

Bank Account Number: 656851177001

Bank Code: 7339

Branch Code: 656

Swift Code: OCBCSGSG

Payment by PayNow

UEN number: 200416180E

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.



**Complete VMS Pte. Ltd.**

5, Soon Lee Street, #01-54, Pioneer Point, S627607

**D** (65) 6555 6111

**W** <https://www.completevms.com.sg>

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, May 15, 2025 8:37 AM  
**To:** 'Karen Tan'  
**Cc:** Admin A  
**Subject:** RE: [SEEK MANDATE] - MSFCIL Ref: D24010504MFCT/CTPL/TPD-2/KT \*\*\* LKK REF: CD/FCI24120319/Epa3

Dear Karen,

For an update, we have resolved the matter at a global sum of \$3,490.00(all-in). Breakdown as follows: -

PD CLAIM	
1. Cost of Repair (with GST)	\$ 3,215.50
2. Loss of Use (3days)	\$ 202.26
3. LTA/GIA Report Search Fee	\$ 30.44
<b>Total</b>	<b>\$ 3,448.20</b>

Medical Claim	
4. Medical Fee (Driver - Balamuruhan Serga)	\$ 24.30
5. Medical Fee (Passenger – Karuppiah Pushpalatha)	\$ 17.50
<b>Total</b>	<b>\$ 41.80</b>

For Medical Claim, third party request to pay directly to driver & passenger, details as follows: -

- Driver Name : Balamuruhan Serga - T0109597D
  - Paynow 248217120
- Passenger Name : Karuppiah Pushpalath - S1708518B
  - Paynow 137061708

We will proceed to close file and submit all the relevant documents to your good office soon.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead  
Third Party Direct Settlement  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Sent:** Tuesday, March 4, 2025 1:45 PM  
**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: [SEEK MANDATE] - MSFCIL Ref: D24010504MFCT/CTPL/TPD-2/KT \*\*\* LKK REF: CD/FCI24120319/Epa3



Dear Hsiao Tong,

If the company is GST registered, they are able to claim back the GST from IRAS. The conditions in claiming back the GST are stated in the IRAS website.

*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:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Monday, March 3, 2025 11:01 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [SEEK MANDATE] - MSFCIL Ref: D24010504MFCT/CTPL/TPD-2/KT \*\*\* LKK REF: CD/FCI24120319/Epa3

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,

For LTA/GIA Report Search Fee, third party disagreed on our offer without GST. Please refer to the email from third party.

Please advise. Thank you.

Re: LOD - Our ref: SKD7590R | Your ref: SH6125S DOA: 28/11/2024



Soon Lee VMS <soonlee@complet  
To: Hsiao Tong (LKKAuto)  
Cc: Tian Yuh Sia; Jia En Leong; Darren Chiu; Gan Li Hui



Fri 28/2

If there are problems with how this message is displayed, click here to view it in a web browser.  
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Without Prejudice

Dear Sir / Mdm,

We do not agree that GST is not payable for LTA/GIA purchases. GST must be payable to us. If you confirm that it is not payable, please provide us with the official email so that we can send it to IRAS to check.

Thank you



**Complete VMS Pte. Ltd.**  
5, Soon Lee Street, #01-54, Pioneer Point, S627607  
D (65) 6555 6111  
W <https://www.completevms.com.sg>

Best Regards,

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

**From:** Karen Tan

**Sent:** Friday, 21 February 2025 3:10 PM

**To:** Hsiao Tong (LKKAuto)

**Cc:** Admin A

**Subject:** FW: [SEEK MANDATE] - MSFCIL Ref: D24010504MFCT/CTPL/TPD-2/KT \*\*\* LKK REF: CD/FCI24120319/Epa3

Dear Hsiao Tong,

You may proceed to settle as follows:

The summary is as follows: -

	Amount Claimed	Amount Revised	MSFC mandate
1. Cost of Repair (with GST)	\$ 8,446.93	\$ 3,215.50 (\$2,950.00+9%GST)	\$ 3,215.50 (\$2,950.00+9% ➤ To obtain Final repa

2. Loss of Use (3days x \$180.00)	\$ 540.00	\$ 240.00 (3DAYS X \$80.00)	\$ 150.00 to \$240.00 (3DAYS X \$50-\$80.00)
3. LTA/GIA Report Search Fee	\$ 33.18	\$ 33.18	\$ 30.44 (excl. GST as the w can claim back from IRAS)
4. Medical Fee (Driver - Balamuruhan Serga)	\$ 24.30	\$ 24.30	\$ 24.30 ✓
5. Medical Fee (Passenger – Karuppiah Pushpalatha)	\$ 17.50	\$ 17.50	\$ 17.50 ✓
<b>Total</b>	<b>\$ 9,061.91</b>	<b>\$ 3,530.48</b>	<b>\$ 3,437.74 to \$ 3,527.74</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:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Thursday, February 20, 2025 9:34 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [SEEK MANDATE] - MSFCIL Ref: D24010504MFCT/CTPL/TPD-2/KT \*\*\* LKK REF: CD/FCI24120319/Epa3

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.

Your ref: **D24010504MFCT**

Our ref : CD/FCI24120319/Epa3q2

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SH6125S (MS FCIL) AND SKD7590R(TP) ON 28/11/2024**

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "**COMPLETE VMS PTE LTD**" at **\$3,530.48(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 8,446.93	\$ 3,215.50 (\$2,950.00+9%GST)
2. Loss of Use (3days x \$180.00)	\$ 540.00	\$ 240.00 (3DAYS X \$80.00)
3. LTA/GIA Report Search Fee	\$ 33.18	\$ 33.18

4. Medical Fee (Driver - Balamuruhan Serga)	\$ 24.30	\$ 24.30
5. Medical Fee (Passenger – Karuppiah Pushpalatha)	\$ 17.50	\$ 17.50
<b>Total</b>	\$ 9,061.91	<b>\$ 3,530.48</b>

Surveyor recommended 3days for repair.

For Medical claim, third party confirmed only claim for medical fee, no further injury claim will be submitted.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 19/02/2025 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

Best Regards,

Hsiao Tong, Chew | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

-----Original Message-----

From: Mei Kwan (LKKAuto)

Sent: Thursday, 2 January 2025 4:57 PM

To: Karen Tan

Cc: Admin A ; Hsiao Tong (LKKAuto)

Subject: RE: NEW ASSIGNMENT MSFCIL Ref: D24010504MFCT/CTPL/TPD-2/KT \*\*\* LKK REF: CD/FCI24120319/Epa3

Hi Karen,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Please note that our officer in charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Rajes (LKK Auto) <[rajes@lkkauto.com](mailto:rajes@lkkauto.com)>

Sent: Friday, 20 December 2024 10:10 AM

To: Swee Keong Teo <[SweeKeongTeo@msfirstcapital.com.sg](mailto:SweeKeongTeo@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>;

Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

Cc: Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; Caroline Cabrera <[Caroline@msfirstcapital.com.sg](mailto:Caroline@msfirstcapital.com.sg)>



Subject: RE: NEW ASSIGNMENT MSFCIL Ref: D24010504MFCT/CTPL/TPD-2/KT

Dear Swee Keong,

Thank you for the assingment.

Please be informed that vehicle not in the workshop, repairer will arrange.

Cheers to a Wonderful Christmas and a Happy New Year 2025 !

Best Regards,

Rajes | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Swee Keong Teo <SweeKeongTeo@msfirstcapital.com.sg>

Sent: Thursday, December 19, 2024 5:44 PM

To: assignments <assignments@lkkauto.com>

Cc: Karen Tan <karentan@msfirstcapital.com.sg>; Caroline Cabrera <Caroline@msfirstcapital.com.sg>; soonlee@completevms.com.sg; darren@completevms.com.sg; sia@completevms.com.sg

Subject: NEW ASSIGNMENT MSFCIL Ref: D24010504MFCT/CTPL/TPD-2/KT

Dear Sir,

Please find attached documents for survey assignment.

Thank you.

Best Regards,

SK Teo

Motor Claims Department

MS First Capital Insurance Ltd

16 Raffles Quay #42-01 Hong Leong Building | Singapore 048581

D: 6359 1800 | F: 6223 0541 | Reg. No. 195000106C Website <http://www.msfirstcapital.com.sg>

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-----Original Message-----

From: support@msfirstcapital.com.sg <support@msfirstcapital.com.sg>

Sent: Thursday, 19 December 2024 5:12 pm

To: Swee Keong Teo <SweeKeongTeo@msfirstcapital.com.sg>

Subject: MT00018740 is Approved

Insured Vehicle No : SH6125S

TP Vehicle No : SKD7590R

Claim No : D24010504MFCT

Workshop Name : COMPLETE VMS PTE LTD

Our Surveyor : LKK AUTO CONSULTANTS PTE LTD

Instructions : Direct Settlement (Subject to quantum to be agreed)

Created By : TEOSWEE

Verified By : KARENT

Approved By : KARENT

This is a computer generated mail. Do not reply to this mail.