No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref

: AAD1802-261

Your Ref

: SHA9104A, SJY270L

Date

: 12.March 2020

### FIRST CAPITAL INSURANCE LIMITED

Dear Sir/Madam,

# ACCIDENT INVOLVING SHC5714E AND SHA9104A, SJY270L ON 27/02/18 09:24 AM ALONG BRAS BASAH ROAD

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below:-

1.	Cost of Repair (inclusive of 7% GST)	\$ 20,330.00
2.	Loss of Rental for $19$ days @ $101.46$ per day	\$ 1,724.82
3.	Loss of Income for 17 days @ \$50 per day	\$ 850.00
4.	LTA Search Fee	\$ 0.00
5.	Survey Fee	\$ 0.00
	Total	\$ 22,904.82

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

Yours Faithfully

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

Tel No.: 6603 1250 (DID)

Note: Please email any further correspondence to claims@transcab.com.sg (6603 1259)

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

# **Authorization To Act**

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHC5714E and SHA9104A, SJY270L along BRAS BASAH ROAD on 27/02/18 09:24 AM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 12 (day) of March 2020

ਧਾਰਗ Cab Services Pte Ltd

Yours Faithfully

Jasmine Tan General Manager



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580

Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore

# DISCHARGE RECEIPT

CLAIM REFERENCE

: D18001711MFSH

ACCIDENT DATE

27/02/2018

ACCIDENT LOCATION

: BRAS BASAH ROAD

**INSURED** 

: COMFORT TRANSPORTATION PTE LTD

**INSURED DRIVER** 

: CHUA TECK CHAI

INSURED VEHICLE

: SHA 9104A

INVOLVED PARTY

: SHC 5714E

SETTLEMENT SUM

: \$22,550.00

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: TRANS-CAB AUTO SERVICES PTE LTD

Signature and Date: lay 17108/20

WITNESS: Kek Zhewei

Signature and Date: 18 AUG 2020

No. 2 Ang Mo Kio Street 63 Singapore 569111

**Tel:** 6287 6666 **Fax:** 6287 7764

**Co. Reg. No.:** 201019626G **GST Reg. No.:** 201019626G

# **Tax Invoice / Debit Note**

TO:

MS FIRST CAPITAL INSURANCE LIMITED

36 Robinson Road #16-01 City House 068877 Singapore

ATTENTION:

INVOICE NO.

: INV2003-010

**DATE** : 12. March 2020 **REFERENCE NO** : AAD1802-261

TERMS

**DUE DATE** 

: 12. March 2020

PAGE :1

NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHC5714E; DOA 27.02.18 (Lump sum-18)	1	20.330.00	20.330.00

Total SGD Excl. GST:

19,000.00

7% GST:

1,330.00

Total SGD Incl. GST:

20,330.00

\*\*\*\* TWENTY THOUSAND THREE HUNDRED THIRTY SGD ONLY \*\*\*\*

<sup>1)</sup> All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"

<sup>2)</sup> Please quote our Invoice Number during payment.

<sup>3)</sup> We reserve the right to charge interest @ 1.5% per month on overdue invoice.

<sup>4)</sup> Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

No. 2 Ang Mo Kio Street 63 Tel No.: 6287 6666 Fax No. 6281 1400 Co./GST Reg. No. 200303878K 12 March, 2020 To Whom It May Concern Dear Sir / Madam, Accident on 27/02/18 09:24 AM at BRAS BASAH ROAD 1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHC5714E. The taxi was hired to CHOA KAH KEAT a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$101.46 per day (inclusive of GST). 2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident. 3. Please liaise with us directly for any settlement of claims in respect of the said accident. Yours faithfully, Jasmine Tan General Manager

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

27-02-2018

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

Date In	Date Out	Vehicle No.	Vehicle No.		
Accident No.	AAD1802-261		Accident Date	27-02-2018	
27/2/2018 10:35	14/3/2018 16:00	SHC5714E			

Yours Faithfully,

Trans-Cab Services Pte Ltd

**General Manager** 

RE: [MANDATE REQUEST] EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA9104A (OI: FCI - D18001711MFSH) and SHC5714E (TP: LKK REF - CC3/FCI18004032/Kea3) on 27/02/2018 // Your ref: D18001711MFSH

Merina Chia < Merina Chia@msfirstcapital.com.sg >

Wed 8/5/2020 1:51 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Dear Asher,

Your approval to negotiate from \$22,502.30 to \$22,647.12.

- Loss of rental \$94.82 x 15-16 days
- Loss of income \$50 x 15-16 days

Thank you.

Best Regards, Merina Chia (Ms) **Motor Claims Department** 

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3856 | Fax No.: 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

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: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Wednesday, 5 August 2020 9:56 AM

To: Merina Chia < Merina Chia@msfirstcapital.com.sg>

Subject: Fw: [MANDATE REQUEST] EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA9104A (OI: FCI - TBA) and

SHC5714E (TP: LKK REF - CC3/FCI18004032/Kea3) on 27/02/2018 // Your ref: D18001711MFSH

Your ref: D18001711MFSH

Our ref: CC3/FCI18004032/Kea3s2

Dear Sirs.

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer "TRANS-CAB AUTO SERVICES PTE LTD" at \$ 22,904.82 (all-in).

The summary is as follows: -

### **Amount Claimed Amount Revised**

1	Cost of Repairs	(with GST)	<b>¢</b>	1	12 555	58	\$ 20,330.00

2. Loss of Rental (17days x \$101.46) 1,724.82 \$ 1,724.82 (17days x \$101.46)

3. Loss of Income (17days x \$80) \$ 850.00 \$ 850.00 (17days x \$50)

> Total \$ 22,904.82

Surveyor recommended 15days for repair.

Enclosed here with all the relevant documents for your perusal.

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

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Sithara < <a href="mailto:Sithara@msfirstcapital.com.sg">Sithara@msfirstcapital.com.sg</a>>

Sent: Friday, May 22, 2020 12:37 PM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >; Merina Chia < MerinaChia@msfirstcapital.com.sg >

Cc: Admin A <a href="mailto:admin-a@lkkauto.com">admin-a@lkkauto.com</a>; Asher Sng (LKKAuto) <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA9104A (OI: FCI-TBA) and SHC5714E (TP: LKK REF-CC3/FCI18004032/Kea3) on 27/02/2018

Hi Merina,

FYNA please.

Thanks and regards,

Sithara G S **Motor Claims** 

> Enve Change of email address lope Sithara@msfirstcapital.com.sg

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL: 6507 3848 | Fax No.: 6507 3849 | Company Regn. No. 195000106C

MS&AD\_Extract 150%

### Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <a href="www.msfirstcapital.com.sg">www.msfirstcapital.com.sg</a> 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.

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Sent: Friday, 22 May 2020 12:35 pm

To: Sithara <Sithara@msfirstcapital.com.sg>

Cc: Admin A <a href="mailto:admin-a@lkkauto.com">admin-a@lkkauto.com</a>; Asher Sng (LKKAuto) <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a>>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA9104A (OI: FCI-TBA) and SHC5714E (TP: LKK REF-

CC3/FCI18004032/Kea3) on 27/02/2018

Dear Sirs / Madam,

We refer to the above matter.

Kindly advise if we can proceed with express settlement.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Thank you.

Best Regards,

Mei Kwan | Admin

### LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Mei Kwan (LKKAuto)

**Sent:** Tuesday, 28 April 2020 7:07 PM

To: Sithara

Cc: Admin A; Asher Sng (LKKAuto)

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA9104A (OI: FCI - TBA) and SHC5714E (TP: LKK REF -

CC3/FCI18004032/Kea3) on 27/02/2018

Dear Sirs / Madam,

We refer to the above matter.

This is an old case and previously Trans-cab submmitted the claim to III (wrong insurer).

We found out that SHA 9104A is insured with MS FCI.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- TP GIA report

Kindly advise if we can proceed with express settlement.

"Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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