

Focus Auto Pte Ltd
Business Reg. No. 201004495R
GST Reg. No. 201004495R
Tel: 6886 9097 Fax: 6481 9095
Email : claims@focusauto.com.sg

Date : 25/04/2020

BY E-MAIL / MAIL

Your ref: SHC7188K

Our ref: SLP1945R

WITHOUT PREJUDICE

M/S First Capital Insurance Limited
36 Robinson Road, #16-01 City House
Singapore 068877

Dear Sir/Madam,

ACCIDENT INVOLVING : (SLP1945R & SHC7188K) ALONG VIVO CITY DROP OFF POINT
DOA: 28/09/2019 TIME: 2040 HOURS

We refer to the above matter and write on behalf of **ONESTO LEASING PTE LTD**, the registered owner of **SLP1945R** in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SHC7188K collided onto the side portion of our client vehicle SLP1945R. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows:-

1. Cost of Repair	(\$1200 + 7% GST)	\$	1,284.00
2. Loss of Rental	(3 days × \$120)	\$	360.00
3. Buy 3rd party's GIA report		\$	29.00
4. LTA Search		\$	7.45

Total Amount: \$ 1,680.45

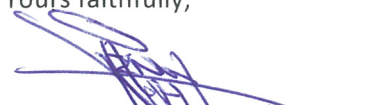
Enclosed are the following documents for your perusal.

- 1) Driver's driving license / Identity card
- 2) Certificate of Insurance
- 3) GIA report
- 4) GIA Search (SHC7188K)
- 5) Original repair claim
- 6) Car Rental Agreement / Receipt

The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,



Jenny Koh

LETTER OF AUTHORIZATION

DATE : 28/09/2019

To : _____

RE: ACCIDENT INVOLVING VEHICLE NO. SIP 1945 R & SHZ 7188 K

ALONG VND CITY DROP OFF POINT ON 28/09/2019

I / WE ONESTO LEASING PTE LTD of (NRIC / ROC NO.) _____

OF 210 TURF CLOUD ROAD #107 THE GRANDSTAND SINGAPORE 287995.

Owner of vehicle no. SIP 1945 R in consideration of M/S **FOCUS AUTO PTE LTD** repairing my / our vehicle SIP 1945 R at my / our instruction and hereby authorize **FOCUS AUTO PTE LTD** to demand claim settle receive whatever amount settled / payable by the Insurance Company and / or third party or to commence legal proceeding. If necessary, under my name, for the cost of repairs, car rental and / or loss of use, etc and to their appointing Solicitor to act for me / us in respect of the said accident / claim and all claimed and / or settled shall belong to them absolutely.

I further agree and undertake to indemnify them against the above mentioned claim cost which may arisen therewith.



Signature of Owner : _____
(Company's chop – if any)

Name of Owner : ONESTO LEASING PTE LTD

NRIC No : 201814843R

DISCHARGE RECEIPT

CLAIM REFERENCE : D19007534MFSH
ACCIDENT DATE : 28/09/2019
ACCIDENT LOCATION : VIVO CITY DROP OFF POINT
INSURED : CITYCAB PTE LTD
INSURED DRIVER : ANBALAGAN S/O GOVINDSAMY
INSURED VEHICLE : SHC7188K
INVOLVED PARTY : SLP1945R
SETTLEMENT SUM : \$1,520.00

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 : ONESTO LEASING PTE LTD

Signature and Date :

WITNESS : **Focus Auto Pte Ltd**
No.1 Kaki Bukit Ave 6 Auto Bay
#02-50 Singapore 417883
Tel: 66349695

Signature and Date :



09/10/2021

FOCUS AUTO PTE LTD

NO. 1 KAKI BUKIT AVE 6, #02-50 AUTOBAY@KAKI BUKIT

SINGAPORE 417883

Co..RegNo.: 201004495R GST Reg No.: 201004495R

Email : claims@focusauto.com.sg

Tel No. : 6886 9097 Fax No. : 6844 4625

BILL TO

MS FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD

#16-01 CITY HOUSE

SINGAPORE 068877

Tel : 6507 3848 Fax : 6507 3849

(GST ID No. : 195000106C)

TAX INVOICE

NO. : FA-INV000564

DATE : 30/12/2020

P/O REF. : SLP1945R

TERMS : C.O.D.

PAGE : 1

SLP1945R MAZDA 3 DOA : 28/09/2019

NO.	CODE	DESCRIPTION	QTY	PRICE	DISC.	TAX CODE	AMOUNT S\$
1	COR	COST OF REPAIR	1	1,200.00		SR	1,200.00
2	LOR	LOSS OF RENTAL	3	66.52		ZR	199.56
3	GIAS	GIA SEARCH	1	27.10		SR	27.10
4	LTA	LTA SEARCH	1	6.96		SR	6.96

SINGAPORE ONE THOUSAND FIVE HUNDRED TWENTY ONLY

FOCUS 219/2019

GST SUMMARY	AMOUNT	GST (S\$)
SR @ 7%	1,234.06	86.38
ZR @ 0%	199.56	0.00



FOR FOCUS AUTO PTE LTD

SUBTOTAL	1,433.62
DISCOUNT	0.00
GST 7% on 1,234.06	86.38
TOTAL	1,520.00
ROUNDING ADJ.	0.00
GRAND TOTAL	1,520.00

CUSTOMER SIGNATURE & STAMP



LEASE AGREEMENT NO.:

DATE: 15/04/19

Schedule

This is a Rental Agreement made between us, **ONESTO LEASING PTE LTD** (hereinafter referred to as “the Company” which shall include its successors-in-title and assigns), identified as the Lessor and having our registered address at 210 Turf Club Road Lot A8 The Grandstand Car Mall Singapore 287995 **AND YOU**, the person(s) identified as the Hirer below include (which shall include your successors-in-title and assigns):-

NAME OF HIRER(S) (IN FULL) : SALIM BIN SAMURI
NRIC/PASSPORT/RC/RB NO. : S1488020H
ADDRESS : BLK 126 BEDOK NORTH ST 2 #07-78 SINGAPORE 460126
TELEPHONE : 88145867
PERSON IN CHARGE : JOSH CHEONG
EMAIL : LIMSASAMURI@GMAIL.COM

NAME OF DRIVER(S) (IN FULL) :
NRIC/PASSPORT NO. :
DATE OF BIRTH :
DRIVING LICENCE NO :
ISSUE / EXPIRY DATE :
COUNTRY OF ISSUE :

1. DESCRIPTION OF VEHICLE (“THE VEHICLE”)

REGISTRATION NO. : SLP1945R
MAKE / MODEL : MAZDA SKY ACTIVE
COLOUR : SILVER
ENGINE NO. : P520446092
CHASSIS NO. : JM6BN22A8H0154166
TYPE. : PASSENGER / COMMERCIAL*
(*delete where inapplicable)
Date, Time and Mileage for Collection: 21/8/19_ (date) 1.15PM_ (time) _____ (mileage)
Date, Time and Mileage for Return: _____ (date) _____ (time) _____ (mileage)
Petrol Out : Empty / ¼ tank / ½ tank / ¾ tank / Full*
(Vehicle must be returned with same level of petrol)

2. PERIOD OF LEASE (“LEASE PERIOD”)

Daily/Weekly/Monthly/Yearly* Basis
From 22/8/19 (“Commencement Date”) to 22/2/20 (“End Date”)

* delete where not applicable

3. LEASE CHARGES

Amount **S\$ 400** per day/week/month/year* exclusive of Goods and Services Tax (“GST”) (collectively, “Lease Charges”) payable in advance on the WED day of each day/week/month/year* (“Payment Date”).

In the event the Payment Date falls on a non-Business Day, the Hirer shall effect payment of the Lease Charges on the Business Day falling immediately prior to the Payment Date. GST is chargeable separately and the Hirer shall pay the prevailing GST together with the Lease Charges. Time of payment shall be of the essence.

* delete where not applicable

4. **DEPOSIT**

Amount: S\$_____ (exclusive of GST)

5. **INSURANCE, ROAD TAX AND MAINTENANCE**

The Company will be responsible for the road tax, maintenance and servicing of the Vehicle.
You agree to pay the sum of S\$_____ on Commencement Date for the Company to arrange the following insurance coverage for the Vehicle. The full details of the insurance policy will be provided to you and you undertake to strictly comply with the terms and conditions of the insurance policy.

Excess Amount : S\$ 2000 (per accident per claim) in Singapore
Insurance Coverage : Third Party Injury and Death Only /
Third Party Injury, Death and Damage Only /
Comprehensive Insurance Policy /
Others ____2000____ (specify)*

Coverage Amount : S\$ _____ (specify)

* delete where not applicable

6. **PURPOSE OF USE**

Personal social domestic use / others*

If others, please specify : ____GRAB/GOJEK____

* delete where not applicable

7. **EARLY TERMINATION**

You shall be liable to the Company for early termination as provided under the Terms and Conditions annexed hereto.

8. **PAYMENT**

For cheque payments, please issue the cheque to the Company and indicate the vehicle number on the back of the cheque. The cheques must be delivered to the Company's registered address as stated above and any payment sent to the Company by post will be at your own risk.

The Agreement herein comprises the Schedule above and the Terms and Conditions annexed hereto. The Hirer confirms that he has read, understood and agreed to the terms of this Agreement.

IN WITNESS whereof the Parties hereto have set their hands the day and the year first above written.

Signed by the Hirer


Name: SALIM BIN SAMURI
Designation:

Signed for and on behalf of
**ONESTO LEASING
PTE LTD**


Name: JOSHUG CHEONG
Designation: MANAGER

Company Stamp:



210 TURF CLUB ROAD ,
THE GRANDSTAND CAR MALL ,LOT A8
SINGAPORE 287995

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR : SALIM BIN SAMSURI
NRIC/ROC : S1488020H
ADDRESS : 126 BDEOK NORTH STREET 2 #07-78 S(460126)
TELEPHONE : 88145867
EMAIL : LIMSASAMURI@GMAIL.COM

DESCRIPTION OF VEHICLE (" THE VEHICLE ")

REGISTRATION NO. : SLP1945R
MAKE/MODEL : MAZDA 3
COLOUR : SILVER

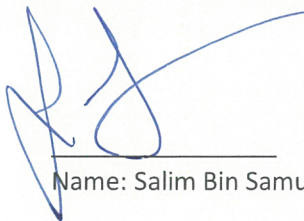
DATE, TIME COLLECTION : 01/04/2020 (date) 9AM (time)

RENTAL CHARGES

Amount **\$120 per day** (3 days)
DATE PERIOD : 01/04/2020 – 03/04/2020

The Parties agrees that this Agreement terminates upon the End Date specified above. Notwithstanding anything to the contrary in this Agreement or any Exhibits, either party may terminate this agreement prior to the End Date, the parties will work together to determine whether a refund or Rental fees is necessary.

Signed by the hirer


Name: Salim Bin Samuri

**Signed for on behalf of
Onesto Leasing Pte Ltd**


Name : Joshug Cheong

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

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-196472

Date of Request: 28/11/2019

Your Ref No: SLP1945R MAZDA 3

Focus Auto Pte Ltd
1 Kaki Bukit Ave 6
#02-48/50 Autobay
Singapore 417883

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 28/09/2019

Place of Accident: VIVO CITY DROP OFF POINT LANE

Client Vehicle No: SLP1945R

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque

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

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-199038

Date of Request: 03/12/2019

Your Ref No: SLP1945R MAZDA 3

Focus Auto Pte Ltd
1 Kaki Bukit Ave 6
#02-48/50 Autobay
Singapore 417883

Dear Sir/Madam,

Date of Accident: 28/09/2019

Vehicle No: SLP1945R

Place of Accident: VIVO CITY DROP OFF POINT

Involving Vehicle No: SHC7188K

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

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHC7188K	VIVO CITY DROP OFF POINT	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 19 Oct 2019 / 11:47:23

Receipt Date/Time : 19 Oct 2019 / 11:47:23

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191019-000665

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 - SHC7188K

As at 28 Sep 2019/20:40:00

Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED

1	Insurance Enquiry - SHC7188K Enquiry Fee 20191019114556741262	7.00	0.49	7.49
---	---	------	------	------

Sub-Total	7.00	0.49	7.49
------------------	------	------	------

Total Before Rounding	7.00	0.49	7.49
------------------------------	------	------	------

Rounding Difference			0.04
----------------------------	--	--	------

Total Amount Payable			7.45
-----------------------------	--	--	------

Paid By

20191019114610680	Direct Debit: eNETS Debit (Internet Banking)	7.45
-------------------	---	------

Total	7.45
-------	------

Cash Change	0.00
-------------	------

Tendered Amount	7.45
-----------------	------

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.

Khanchna (LKK Auto)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: 21 December 2020 4:49 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: MANDATE REQUEST ON QUANTUM AND LIABILITY - D19007534MFSH/1 // EXPRESS SETTLEMENT VIA LKK ***LKK REF: CC4/FCI19021185/Uka3


Dear Khanchna,

You have our mandate to settle as follow:

COR : \$1,284.00
LOR : \$200 - \$300
LTA / GIA : \$36.45
To offer : \$1,520.45 - \$1,620.45

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg
|Company Regn. No. 195000106C | TEL: 6507 3848
A Member of  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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Monday, December 21, 2020 10:12 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: MANDATE REQUEST ON QUANTUM AND LIABILITY - D19007534MFSH/1 // EXPRESS SETTLEMENT VIA LKK ***LKK REF: CC4/FCI19021185/Uka3

YOUR REF: D19007534MFSH/1

LKK REF: CC4/FCI19021185/Uka3

Dear Eric,

Please be informed that third party has given us a copy of the rental agreement.

We re-seek your approval to offer third party repairer "FOCUS AUTO PTE LTD " at \$1,620.45 ~ \$ 1,680.45 (all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 2,334.31	\$ 1,284.00
2. Loss of Rental(3 days x \$120)	\$ 360.00	\$ 300.00 ~ 360.00 (3 days X \$100 ~ \$120)
3. LTA/GIA Search	\$ 36.45	\$ 36.45
Total	\$ 2,730.76	<u>\$ 1,620.45 ~ \$ 1,680.45</u>

Surveyor recommended 2 days for repair + 1 PRS = 3 days

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

Khanchna| Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: Khanchna@lkkauto.com|Fax: 6741-4108

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

From: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: 26 August 2020 2:46 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: MANDATE REQUEST ON QUANTUM AND LIABILITY - D19007534MFSH/1 // EXPRESS SETTLEMENT VIA LKK ***LKK REF: CC4/FCI19021185/Uka3

Without Prejudice

Dear Khanchna,

You have our mandate to settle as follow:

COR : \$1,284.00

LOR : \$100 - \$120 (TP did not provide rental agreement)

LTA / GIA : \$36.45

To offer : \$1,420.45 - \$1,440.45

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg
|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: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Wednesday, 26 August 2020 2:45 pm

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: MANDATE REQUEST ON QUANTUM AND LIABILITY - D19007534MFSH/1 // EXPRESS SETTLEMENT VIA LKK ***LKK REF: CC4/FCI19021185/Uka3

Dear Eric,

As requested.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: 23 August 2020 3:28 PM

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: MANDATE REQUEST ON QUANTUM AND LIABILITY - D19007534MFSH/1 // EXPRESS SETTLEMENT VIA LKK ***LKK REF: CC4/FCI19021185/Uka3

YOUR REF: D19007534MFSH/1

LKK REF: CC4/FCI19021185/Uka3

Dear Eric,

We refer to the above matter.

Liability: 100% (BOLA 22)

Remarks: Insured driver collided into stationary TP vehicle

We seek your approval to offer third party repairer “**FOCUS AUTO PTE LTD** ” at **\$1,620.45 ~ \$1,680.45 (all in).**

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 2,334.31	\$ 1,284.00
2. Loss of Rental(3 days x \$120)	\$ 360.00	\$ 300.00 ~ 360.00 (3 days X \$100 ~ \$120)
3. LTA/GIA Search	\$ 36.45	\$ 36.45
Total	\$ 2,730.76	<u>\$ 1,620.45 ~ \$ 1,680.45</u>

Surveyor recommended 2 days for repair + 1 PRS = 3 days

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

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.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

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

Sent: Tuesday, July 21, 2020 4:49 PM

To: Eric Woo <EricWoo@msfirstcapital.com.sg>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D19007534MFSH/1 // EXPRESS SETTLEMENT ***LKK REF: CC4/FCI19021185/Uka3

Dear Eric,

Enclosed here with LOD and supporting docs for your perusal.

Our respective case handler will seek mandate soonest.

Hi Khanchna,

Please expedite.

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

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)

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: Jim Soon <JimSoon@msfirstcapital.com.sg>

Sent: Monday, 27 April, 2020 10:19 AM

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

Cc: Eric Woo <EricWoo@msfirstcapital.com.sg>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Aini Binte <Aini@msfirstcapital.com.sg>; Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D19007534MFSH/1 // EXPRESS SETTLEMENT

Dear Mei Kwan,

As requested, our insured's accident report.

Thank You

Jim Soon
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 |
DID : 6507 3852 | Fax No. : 6507 3849 | Email: JimSoon@msfirstcapital.com.sg | Company Regn. No.
195000106C

A Member of  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.

As a response to the COVID 19 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 business partners. We have access to emails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Monday, April 27, 2020 9:24 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Aini Binte <Aini@msfirstcapital.com.sg>; Jim Soon <JimSoon@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D19007534MFSH/1 // EXPRESS SETTLEMENT

Dear Aini/Jim,

Please assist.

Dear Mei Kwan,

Please take note that OIC for this case will be Eric Woo.

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

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Saturday, 25 April 2020 12:58 pm
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Motor Claims <MotorClaims@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D19007534MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D19007534MFSH
LKK REF: CC4/FCI19021185/Uka3

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

"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: Friday, 3 April 2020 6:19 PM
To: 'Merina Chia'
Cc: Admin A; Khanchna (LKK Auto)
Subject: RE: SURVEY ASSESSMENT - D19007534MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D19007534MFSH
LKK REF: CC4/FCI19021185/Uka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SLP 1945R on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

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

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: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Monday, 2 December, 2019 9:15 AM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19007534MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.