

CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761

Tel : 67556142 Fax : 67557719

Email: chmotor@singnet.com.sg

17 JAN 2020

Your Ref :

THE MOTOR CLAIMS DEPT
MS FIRST CAPITAL INSURANCE LTD
SINGAPORE

WITHOUT PREJUDICE

Singapore

Dear Sir / Madam

**T/ACCIDENT INVOLVING M/V SKX4148A & SHA6889M ON 03/12/2019
ALONG YIO CHU KANG RD.**

We are authorized by the owner of SKX4148A for his/her/their above claims.

As you are the insurer of SHA6889M, we therefore wish to seek your compensation.
Quantum of the claims as follow:-

COST OF REPAIR	: S\$	5078.31	(As recommended by your appointed surveyor)
LOSS OF INCOME (Tuition car)	: S\$	600.00	(\$100/day x 5+1)
HIRE OF VEHICLE 6 DAYS	: S\$	0.00	
SURVEY FEE	: S\$	0.00	
LTA SEARCH	: S\$	0.00	
GIA SEARCH	: S\$	0.00	
OTHERS	: S\$	0.00	
	S\$	5678.31	

Please advise settlement within ten (10) days.

Thank you.

Yours Faithfully,

LETTER OF AUTHORISATION
(FOR PROPERTY DAMAGE CLAIM ONLY)

Re: Motor Insurance Claim SKX4148A
in respect of the traffic accident on 3/12/2019
at/along Yio Chu Kang Road

I/We, Koh Tian Poh
NRIC S0981699B of Blk 100 #18-186 Whampoa Drive
Singapore 320100

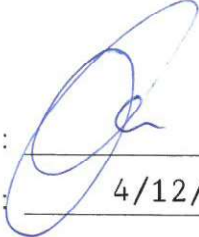
owner of motor vehicle SKX4148A, insured by NTUC Income Insurance
Co-operative Ltd under policy no. 5109177821

hereby authorise **M/s CHENG HOE MOTOR PTE LTD** on Blk 1019 Yishun Industrial Park A #01-374 Singapore 768761, to act as my/our representative in my/our claim against the owner /driver of motor vehicle SHA6889M in respect of the above-mentioned accident.

I/We further authorise that any payment due to me/us from the aforesaid claim is to be directed to my/our abovenamed representative.

And I/We hereby indemnify my/our abovenamed representative against any claim and/or damage which may arise from any action taken on my/our behalf.

I/We affirm all the above by my/our signature below.

Signed :  _____

Date : 4/12/2019

DISCHARGE RECEIPT

CLAIM REFERENCE : D19007700MFSH/1
ACCIDENT DATE : 03/12/2019
ACCIDENT LOCATION : YIO CHU KANG RD INFRONT UNIT 226
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : CHO FEY CHUI (CAO FEICUI)
INSURED VEHICLE : SHA 6889M
INVOLVED PARTY : SKX 4148A
SETTLEMENT SUM : \$ 5,678.31

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:

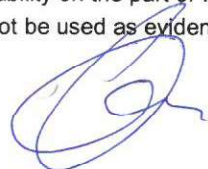
1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

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.

* Payment To Be Made Payable To CHENG HOE MOTOR PTE LTD *

CLAIMANT : KOH TIAN POH

Signature and Date : 

WITNESS : Phua Lian Hui 

Signature and Date : 

Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg
GST:201001158E RCB NO:201001158E

M/S : MS FIRST CAPITAL INSURANCE LTD
36 ROBINSON ROAD
#16-01 CITY HOUSE
SINGAPORE 068877
TEL: 65073848 FAX: 65073849
ATTN: Motor Claim Department

WS Ref: TP-FC
Claim Type: Third Party
Accident Date: 03/12/2019
TP Veh Reg No: SHA6889M

Final Repair Bill

Claim No: ES1992360
NO: PS2000012
Date: 15 Jan 2020
Policy No: 5109177821
Veh Reg No: SKX4148A
Make/Model: TOYOTA AQUA
HYBRID 1.5G CVT

Description	Quantity	List Price	PAGE:1
			Amount
To Supply all replaced parts, all necessary and agreed labour & miscellaneous charges. (As recommended by your appointed surveyor)	1 PC	<u>S\$</u> S\$ 4,746.08	<u>S\$</u> S\$ 4,746.08

Total	S\$ 4,746.08
Add GST @ 7%	332.23
Total Amount payable	S\$ 5,078.31

For Cheng Hoe Motor Pte Ltd



AUTHORISED SIGNATURE

Jia Le (LKK Auto)

From: Jason Tea <JasonTea@msfirstcapital.com.sg>
Sent: Friday, 22 May 2020 4:50 PM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: Quantum for Settlement Agreed [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Dear Jia Le,

We refer to your email dated 07 Feb 2020.

Have spoken to June of Cheng Hoe, the \$100.00 is for LOU and LOI.

We agree to your proposal of settlement sum @ \$ 5,678.31.

Please proceed.

Regards
Jason Tea
Motor Claims

Personal Data Protection Act 2012 ("PDPA"):

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With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be www.msfirstcapital.com.sg.

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on **Work From Home arrangement**.

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:
motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Friday, 22 May 2020 3:35 pm
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Dear Jason,

Kindly let us have your approval/instruction as third party is chasing.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Friday, 15 May 2020 9:00 AM

To: 'Jason Tea'

Cc: Admin A

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

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Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Monday, 20 April 2020 1:47 PM

To: Jason Tea

Cc: Admin A

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Dear Jason,

TP did not have video footage.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]

Sent: Monday, 20 April 2020 9:08 AM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Dear Jia Le,

TP workshop have any video ? Please ask.

Regards

Jason Tea

Motor Claims

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However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:

motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Monday, 20 April 2020 8:45 am

To: Jason Tea <JasonTea@msfirstcapital.com.sg>

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

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Dear Jason,

We have seek mandate quantum on 07/02/2020.

Kindly let us have your mandate 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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Thursday, 26 March 2020 2:02 PM

To: Jason Tea

Cc: Admin A

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Dear Jason,

We have seek mandate quantum on 07/02/2020.

Kindly let us have your mandate approval/instruction.

Thank you.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Friday, 7 February 2020 10:09 AM

To: Jason Tea

Cc: Admin A

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Claim No: D19007700MFSH

LKK Ref: CC4/FCI19021573/Kda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 6889M AND SKX 4148A ON 03/12/2019

We refer to the above matter.

Insured driver opened door and resulted accident. Liability not in driver's favour.

We seek your approval to offer Third Party repairer "CHENG HOE MOTOR PTE LTD" at \$5,678.31(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 5,473.21	\$ 5,078.31
2. Loss of Income(Tuition car) (6days x \$100)	\$ 600.00	\$ 600.00 (6days x \$100)
Total	\$ 6,073.21	\$ 5,678.31

Surveyor recommended 05 days for repair + 1Sunday = 6days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]

Sent: Friday, 27 December 2019 12:35 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Dear Jia Le ,

Please refer to my email to Cheng Hoe Motor.

Jason Tea

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860| Fax No. : 6507 3849|Email: JasonTea@msfirstcapital.com.sg |Company Regn. No. 195000106C

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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: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: 24 December 2019 15:15
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D19007700MFSH // Our ref: CC4/FCI19021573/Kda3 [ACCIDENT INVOLVING SHA6889M AND SKX4148A ON 03/12/2019]

Claim No: D19007700MFSH
LKK Ref: CC4/FCI19021573/Kda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 6889M AND SKX 4148A ON 03/12/2019

We refer to the above matter.

Liability: 100%

Remarks: Insured driver passenger opened door and resulted accident.

Kindly let us have your approval on liability.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,
Chan Jia Le | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKKAuto)
Sent: Tuesday, 24 December 2019 9:45 AM
To: JasonTea@msfirstcapital.com.sg
Cc: Jia Le (LKK Auto); Admin A
Subject: RE: NEW SURVEY ASSIGNMENT - SKX4148A OUR REF: D19007700MFSH // EXPRESS SETTLEMENT

YOUR REF: D19007700MFSH
LKK REF: CC4/FCI19021573/Kda3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SKX 4148A at M/s Cheng Hoe Motor Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Jia Le and she can be contacted at DID: 6749 5792.

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

"Best Wishes for Merry Christmas & Happy New Year 2020"

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: Teo Swee Keong [<mailto:TeoSweeKeong@msfirstcapital.com.sg>]

Sent: Friday, 6 December 2019 2:32 PM

To: 'assignments@lkkauto.com' <assignments@lkkauto.com>

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; 'chmotor@singnet.com.sg' <chmotor@singnet.com.sg>

Subject: NEW SURVEY ASSIGNMENT - SKX4148A OUR REF: D19007700MFSH

Dear LKK

Survey assignment for your handling.

Thanks and Regards,

SK Teo

Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

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From: Teo Swee Keong

Sent: Friday, December 6, 2019 2:29 PM

To: Cheng Hoe Motor Pte Ltd (Yishun-June) <chmotor@singnet.com.sg>

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: Repair Survey (Single Joint Expert) - SKX4148A OUR REF: D19007700MFSH

Dear Sir

Thank you for informing us of your choice, the surveyor will be appointed within 2 working days of your email.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

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From: Cheng Hoe Motor Pte Ltd (Yishun-June) <chmotor@singnet.com.sg>
Sent: Friday, December 6, 2019 12:45 PM
To: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: Re: Repair Survey (Single Joint Expert) - SKX4148A OUR REF: D19007700MFSH

Dear Sirs,

Our selection as below :-

1. LKK Auto Consultants Pte Ltd

Pls assist to arrange for survey asap.
Thank you.

Rgds
June Phua
Cheng Hoe Motor Pte Ltd
Tel :67556142
Fax : 67557719

From: [Teo Swee Keong](mailto:TeoSweeKeong@msfirstcapital.com.sg)
Sent: Friday, December 06, 2019 11:58 AM
To: <mailto:chmotor@singnet.com.sg>
Cc: [Jason Tea](mailto:JasonTea@msfirstcapital.com.sg)
Subject: Repair Survey (Single Joint Expert) - SKX4148A OUR REF: D19007700MFSH

Dear Sirs,

We refer to your survey request dated 06/12/2019.

Please find below our list of surveyors for your reference. Kindly select from our list below and inform us of your choice within the next 2 days.

1. LKK Auto Consultants Pte Ltd
2. Vicom Ltd

Once you inform us of your choice, the surveyor will be appointed within 2 working days of your email.

If you do not agree to any of the surveyors above, you may proceed to appoint your own surveyor. In this instance, we will also appoint a surveyor from our list above to conduct the PRI. Upon completion of repairs, please contact our appointed surveyor to conduct a physical re-inspection of the vehicle.

Thank you.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

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From: Aini Binte Md Min <Aini@msfirstcapital.com.sg>

Sent: Friday, December 6, 2019 11:28 AM

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

Subject: FW: REMINDER (1) - Repair Survey (Single Joint Expert) - SKX4148A

PRI - D19007700MFSH/CTPL

Thanks & Regards

Aini
Motor Claims Department

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

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From: Cheng Hoe Motor Pte Ltd (Yishun-June) <chmotor@singnet.com.sg>
Sent: Friday, December 6, 2019 10:57 AM
To: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; Motor Claims <MotorClaims@msfirstcapital.com.sg>
Subject: REMINDER (1) - Repair Survey (Single Joint Expert) - SKX4148A

RE-SEND

Thank you.

Rgds
June Phua
Cheng Hoe Motor Pte Ltd
Tel :67556142
Fax : 67557719

From: [Cheng Hoe Motor Pte Ltd \(Yishun-June\)](#)
Sent: Thursday, December 05, 2019 11:49 AM
To: [Teo Swee Keong](#)
Cc: [Jason Tea](#) ; [Motor Claims](#)
Subject: Re: Repair Survey (Single Joint Expert) - SKX4148A

Hi Mr Teo,

Sorry, the correct report is attached.
Thank you.

Rgds
June Phua
Cheng Hoe Motor Pte Ltd
Tel :67556142
Fax : 67557719

From: [Teo Swee Keong](#)
Sent: Thursday, December 05, 2019 11:44 AM
To: <mailto:chmotor@singnet.com.sg>
Cc: [Jason Tea](#) ; [Motor Claims](#)
Subject: FW: Repair Survey (Single Joint Expert) - SKX4148A

Dear June

Please refer to as per attached – is different case as per below email requested.

Kindly assist.

Thanks and Regards,

SK Teo
Motor Claims Dept

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From: Cheng Hoe Motor Pte Ltd (Yishun-June) <chmotor@singnet.com.sg>

Sent: Wednesday, December 4, 2019 4:18 PM

To: Motor_Claims <Motor_Claims@msfirstcapital.com.sg>; Motor_Claims <Motor_Claims@msfirstcapital.com.sg>

Subject: Re: Repair Survey (Single Joint Expert) - SKX4148A

Dear Sir,

OUR CLIENT – SKX4148A

DOA – 03.12.2019 @4.35pm

YR INSURED – SHA6889M (COMFORT TAXI)

Kindly provide us of your surveyor listing for the selection on the survey.

Thank you.

Regards

June

Cheng Hoe Motor Pte Ltd

Blk 1019 Yishun Ind Park A

01-374, Singapore 768761

Tel :67556142

Fax : 67557719

This email has been checked for viruses by AVG antivirus software.

www.avg.com