D19/7844/CTPL/DC

Trans-Cab Services Pte Ltd
No. 2 Ang Mo Kio Street 63
Tel No.: 6287 6666 Fax No. 6281 1400
Co./GST Reg. No. 200303878K

RECEIVED
24 APR 2020
MS FIRST CAPITAL INSURANCE LIMITED

M/S First Capital Insurance Limited

Claim No.: D19/7844 Date: 28 Apr 20
O-I-C : Ding Chao
TEL: 6507 3848

☑ We are looking into your claim and will revert soon.
☐ We wish to re-inspect your / your client's vehicle.
Please give us 1 week notice on date/time/place.
Kindly quote our Claim No. in future correspondence.

Our Ref : AAD1912-068
Your Ref : SHA7307U
Date : 02.January 2020

FIRST CAPITAL INSURANCE LIMITED

Dear Sir/Madam,

ACCIDENT INVOLVING SHD5545X AND SHA7307U ON 10/12/19 12:50 AM ALONG COMPASSVALE STREET X PUNGGOL 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)	$	1,543.96
2.	Loss of Rental for 3 days @ $112.35 per day	$	337.05
3.	Loss of Income for _____ days @ $_____ per day	$	0.00
4.	LTA Search Fee	$	0.00
5.	Survey Fee	$	0.00
	Total	$	1,881.01

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

GIA report lodged by our driver
Certificate of Insurance
Original final repair bill
Rental rate and mileage records
Authorization To Act
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

TRANS-CAB SERVICES PTE LTD Tel: 62876666

Jasmine Tan
General Manager
Tel No. : 6603 1250 (DID)
Note : Please email any further correspondence to claims@transcab.com.sg (6603 1259)

Trans-Cab Services Pte Ltd
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 SHD5545X and SHA7307U along COMPASSVALE STREET X PUNGGOL ROAD on 10/12/19 12:50 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 2 (day) of January 2020

Yours Faithfully
Trans-Cab Services Pte Ltd

TRANS-CAB SERVICES PTE LTD Tel: 62876666

Jasmine Tan
General Manager

AAD1912-068

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	:	D19007844MFSH/1
ACCIDENT DATE	:	10/12/2019
ACCIDENT LOCATION	:	COMPASSVALE STREET TOWARDS RIVERVALE DRIVE
INSURED	:	COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER	:	CHOW CHI-MING
INSURED VEHICLE	:	SHA7307U
INVOLVED PARTY	:	SHD5545X
SETTLEMENT SUM	:	$1,860.00

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 SERVICES PTE LTD Signature and Date : 24/08/20

TRANS-CAB AUTO SERVICES PTE LTD Tel: 62876666

WITNESS : Irene Tan Signature and Date : 24 AUG 2020

Trans-Cab Auto Services Pte Ltd
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. : INV1912-186
DATE : 31. December 2019
REFERENCE NO : AAD1912-068
TERMS :
DUE DATE : 31. December 2019
PAGE : 1

NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHD5545X; DOA 10.12.19(PART-BY-PART-19)	1	1,543.96	1,543.96

Total SGD Excl. GST : **1,442.95**
7% GST : **101.01**
Total SGD Incl. GST : **1,543.96**

****** ONE THOUSAND FIVE HUNDRED FORTY THREE AND NINETY SIX SGD ONLY ******

1) All cheques should be crossed and made payable to"Trans-Cab Auto Services Pte Ltd"
2) Please quote our Invoice Number during payment.
3) We reserve the right to charge interest @ 1.5% per month on overdue invoice.
4) 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.

E. & O. E.

THIS IS A COMPUTER GENERATED INVOICE WHICH REQUIRES NO SIGNATURE

Trans-Cab Services Pte Ltd
No. 2 Ang Mo Kio Street 63
Tel No.: 6287 6666 Fax No. 6281 1400
Co./GST Reg. No. 200303878K

02 January, 2020

To Whom It May Concern

Dear Sir / Madam,

Accident on 10/12/19 12:50 AM at COMPASSVALE STREET X PUNGGOL 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. SHD5545X. The taxi was hired to LOH KOW WAI a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate $112.35 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

This is a computer generated print-out. No signature is required.

Trans-Cab Services Pte Ltd
No. 2 Ang Mo Kio Street 63
Tel No.: 6287 6666 Fax No. 6281 1400
Co./GST Reg. No. 200303878K

10-12-2019

Dear Sir/Madam,

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

Date In	Date Out	Vehicle No.		
Accident No.	AAD1912-068		**Accident Date**	10-12-2019
12/10/2019 09:35	12/12/2019 16:00	SHD5545X		

Yours Faithfully,
Trans-Cab Services Pte Ltd

Jasmine Tan
General Manager

Khanchna (LKK Auto)

Subject: FW: MANDATE REQUEST ON QUANTUM - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

From: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Sent: 2 July 2020 10:46 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Serene Ler <Sereneler@msfirstcapital.com.sg>
Subject: RE: MANDATE REQUEST ON QUANTUM - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Sir/Mdm,

For Rental Loss, we are only able to offer ($105x3=$315) as we do not provide GST for it.

Therefore, please counter offer them $1860 (all in) which is excluding only the GST. Thank You.

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, 1 July 2020 11:13 AM
To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>; Joanne Yong <Joanneyong@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: MANDATE REQUEST ON QUANTUM - [Express Settlement via LKK] - Claim No:

D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

YOUR REF: D19007844MFSH/1
LKK REF: CC3/FCI19021932/Kkb3

Dear Sir/Madam,

We refer to the above matter.

We seek your approval to offer third party repairer **"TRANS-CAB SERVICES PTE LTD"** at **$ 1,881.01(all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	$ 27,110.29	$ 1,543.96
2. Loss of Rental (3 days x $112.35)	$ 337.05	$ 337.05 (3 days x $112.35)
Total	$ 27,447.34	**$ 1,881.01**

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.

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: Tuesday, 30 June 2020 4:09 PM
To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [Urgent] PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Dear Mr. Cathan,

We refer to the above matter.

We are preparing our report and will submit our report to seek mandate as soon as possible.

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: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Sent: Tuesday, 30 June 2020 4:03 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Serene Ler <Sereneler@msfirstcapital.com.sg>
Subject: RE: [Urgent] PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Sir/Mdm,

Sorry to bother you as this case is really urgent. Is there any updates for this case?

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Thursday, 25 June 2020 2:21 PM
To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: RE: [Urgent] PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Dear Mr. Cathan,

We refer to the above matter and your e-mail below.

We will prepare our report and seek mandate promptly.

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: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Sent: Thursday, June 25, 2020 2:04 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Subject: [Urgent] PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Sir/Mdm,

Is the offer for this case ready yet?

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
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We appreciate your kind understanding. Stay safe.

From: Heng Ding Chao
Sent: Monday, 22 June 2020 10:31 am
To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Hi Khanchna,

Here is the LOD for this case in case workshop has not provided a copy to you.

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
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We appreciate your kind understanding. Stay safe.

From: Heng Ding Chao
Sent: Friday, 19 June 2020 1:59 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Hi Kanchna,

Is there any breakdown of quantum being proposed to TP which they have agreed on? The deadline is approaching for this case.

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
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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: Joanne Yong
Sent: Monday, 30 December 2019 12:28 pm
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Dear Sir,

We agreed to the liability.

There is no investigation to be needed. Please proceed and keep us update.

Thank you

Regards,

Joanne Yong
Motor Claim Department

Change of email address
joanneyong@msfirstcapital.com.sg

MS First Capital Insurance Limited
A Member of MS&AD Insurance Group
36 Robinson Road
#16-01 City House

Singapore 068877
Tel: 6507 3846
Fax: 6507 3849

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Friday, December 27, 2019 5:33 PM
To: Joanne Yong <Joanneyong@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007844MFSH/1// LKK REF: CC3/FCI19021932/Kkb3 [ACCIDENT INVOLVING SHD 5545X & SHA 7307U [OI- FCI] ON 10/12/2019]

Dear Sir/Madam,

We refer to the above matter.

Liability: 100% (BOLA 27)

Remarks: Head to rear end collision

Please also take note that the accident took place at midnight.

As such, kindly advice if there are any investigations that needs to be done and please let us have your approval on liability.

Thank you.

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

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: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Monday, 16 December 2019 2:34 PM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: 'Joanne Yong' <Joanneyong@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D19007844MFSH/1

Dear Sir/Madam,

Thank you for your assignment.

Best Regards,

Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Monday, 16 December, 2019 2:28 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Joanne Yong <Joanneyong@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D19007844MFSH/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.