

06 August 2020



VFIX AUTO PTE LTD

26 Chia Ping Road

Singapore 619977

E-mail: wskoh@vfixauto.com.sg

Tel: 64552957 Fax: 68628669

UEN/GST Reg. No.: 201830761R

Our Ref. No.: VFIX-TP20190707

**MOTOR CLAIMS DEPT  
MS FIRST CAPITAL INS LTD**

36 ROBINSON ROAD

#16-01 CITY HOUSE

SINGAPORE 068877

**WITHOUT PREJUDICE**

Dear Sir / Madam

**PROPERTY CLAIM ONLY**

**ACCIDENT INVOLVING XD6901E AND SHA9775M ON 15/12/2019  
ECP TOWARDS FORD RD BEF EXIT MARINE PARADE**

We refer to the above-mentioned accident.

We are writing on behalf of **KOK TONG TRANSPORT & ENGINEERING WORKS PTE LTD** the registered owner of motor vehicle number **XD6901E** which was involved in the above accident.

We are instructed that the above accident was caused by the negligence and management of your insured's vehicle number **SHA9775M**. As a result of the above accident, our client's vehicle was damaged and our client's has been put to loss and expense, particulars of which are as follows :-

1	Cost of Repair	:S\$	17,655.00
2	Loss of Use ( 7 days X \$ 150.00 )	:S\$	1,050.00

**TOTAL AMOUNTS** **:S\$ 18,705.00**

We enclosed a list of the supporting documents :-

- (a) Original Final Repair Bill
- (b) GIA / Police Report lodged by Our Client
- (c) Letter of Authority

Kindly acknowledge receipt of the above said documents and your favourable reply is greatly appreciated.

**Any settlement reached is strictly without prejudice to and shall not affect any other claims arising from this accident. Settlement is solely for the items claimed only.**

Yours Faithfully,

VFIX AUTO PTE LTD

*Ken Tan*



**Ken Tan**

Operation Director

To: MS FIRST CAPITAL INS LTD  
36 ROBINSON ROAD  
#16-01 CITY HOUSE  
SINGAPORE 068877

Dear Sir / Madam,

Claimant:

ACCIDENT INVOLVING XD6901E AND SHA9775M ON 15/12/2019 AT  
ECP TOWARDS FORD RD BEF EXIT MARINE PARADE

I/We, KOK TONG TRANSPORT & ENGINEERING WORK PTE LTD, am/are the registered owner of  
motor car no. XD6901E.

Please be informed that I have assigned all compensation monies due to me/us in the above  
accident to VFIX AUTO PTE LTD.

I/We hereby authorized you to release all monies pertaining to the above mentioned accident to  
VFIX AUTO PTE LTD and forward the settlement cheque to VFIX AUTO PTE LTD whom I/we  
have authorized to collected the said compensation monies.

Thank you,

  


Signature of Claimant &

Company Stamp if applicable

IC No.: 199904117E

Date : 6/8/2020



Signature of Witness

IC No.: G8853500L

Date : 6/8/2020



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D19007903MFSH  
ACCIDENT DATE : 15/12/2019  
ACCIDENT LOCATION : ALONG ECP TOWARDS CITY BEFORE EXIT 10B  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : CHUA BOON HWEE  
INSURED VEHICLE : SHA 9775M  
INVOLVED PARTY : XD 6901E  
SETTLEMENT SUM : \$18,250.00

**\*\*\* This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim on a later date.**

**Further, the settlement terms herein shall not be used as evidence to prejudice the claimant's personal injuries claim and/or other uninsured losses claim arising out of the subject matter in this action.**

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 : KOK TONG TRANSPORT & ENGINEERING WORKS PTE LTD



Signature and Date :

*[Handwritten Signature]*  
16/9/2020

WITNESS : VFIX AUTO PTE LTD



Signature and Date :

*[Handwritten Signature]*  
16/9/2020



**VFIX AUTO PTE LTD**  
26 Chia Ping Road  
Singapore 619977  
E-mail: wskoh@vfixauto.com.sg  
Tel: 64552957 Fax: 68628669  
UEN/GST Reg. No.: 201830761R

**MS FIRST CAPITAL INS LTD**  
36 ROBINSON ROAD  
#16-01 CITY HOUSE  
SINGAPORE 068877

**FINAL REPAIR BILL**

DATE : 6/8/2020  
VEHICLE NO : XD6901E  
MAKE/MODEL : VOLVO FMX420  
ACC DATE : 15/12/2019  
CLAIM NO : VFIX-TP20190707  
POLICY NO :

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AMOUNT S\$

LUMP SUM REPAIR COST

Repair Amount	16,500.00
7% GST	1,155.00
Total	<u>17,655.00</u>

SINGAPORE DOLLARS : SEVENTEEN THOUSAND SIX  
HUNDRED FIFTY FIVE ONLY

VFIX AUTO PTE LTD

*Ken Tan*

**Ken Tan**

Operation Director



## Jasper Chua (LKK Auto)

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**From:** Merina Chia <MerinaChia@msfirstcapital.com.sg>  
**Sent:** Tuesday, 15 September 2020 2:51 PM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D19007903MFSH/1 - LKK REF CC4/FCI19022190/T1bb3

Dear Jasper,

Your approval to negotiate from \$18,285.00 to \$18,705.00.

- Loss of use - \$90-\$150 x 7 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](mailto: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.*

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**From:** Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>  
**Sent:** Tuesday, 1 September 2020 11:43 AM  
**To:** Merina Chia <MerinaChia@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Motor Claims <MotorClaims@msfirstcapital.com.sg>  
**Subject:** RE: SURVEY ASSESSMENT - D19007903MFSH/1 - LKK REF CC4/FCI19022190/T1bb3

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver rear-ended TP.

Summary to offer to repairer **VFIX AUTO SERVICE PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair (w/gst)	\$ 47,846.92	\$ 17,655.00

Loss of Use (\$150.00 x 7 days)	\$ 1,050.00	\$ 1,050.00
GIA Search Fee	NIL	NIL
<b>Proposed Total</b>	<b>\$ 48,896.92</b>	<b>\$ 18,705.00</b>

Breakdown of days is as follows:

Recommended days	7 Days
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For your approval and/or further instruction please.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

**From:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>

**Sent:** Tuesday, 1 September 2020 10:51 AM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

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

**Subject:** RE: SURVEY ASSESSMENT - D19007903MFSH/1 - LKK REF CC4/FCI19022190/T1hb3

Dear Jasper,

We are agreeable with your proposal on liability.

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](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Sent:** Wednesday, 26 August 2020 12:22 pm

**To:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>