

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02
SINGAPORE 486443
TEL:65446671 FAX:62141511
CO. REG:200707743D GST REG:200707743D

Our Ref: SHC6418D/VC
Your Ref: SHA1020K/D19007900MFSH

WITHOUT PREJUDICE

31 January 2020

(AR Registered)

Attn: The Motor Claims Department

First Capital Insurance Limited

36 Robinson Road

#16-01

City House

Singapore 068877

Dear Sir/Madam

ACCIDENT INVOLVING SHC6418D AND SHA1020K ALONG SIMS AVENUE EAST ON 12.12.2019

We have been authorized by Premier Taxis Pte Ltd, the owner of Taxi vehicle number: **SHC6418D**, to claim against the party/parties responsible for the damages arising from the above-mentioned accident.

Our records show that you are the insurers of vehicle number: **SHA1020K** at the material time of the accident with the driver of our client's vehicle, Mr. **CHOW PENG KUAN**.

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: **SHA1020K**, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of repairs	\$ 749.00 (Incl. GST)
(2) Loss of Rental – 3 Days @\$100.39 per day	\$ 301.17
(3) Loss of Income – 3 Days @\$100.00 per day	\$ 300.00
	<u>\$ 1350.17</u>

A copy of each of the following supporting documents is enclosed:

- (1) GIA report & sketch plan of **SHC6418D**
- (2) Driver's I/C and Driving License
- (3) Final repair bill
- (4) Vehicle Registration card, Certificate of Insurance, Certification Letter
- (5) Check In/Out Voucher

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02

SINGAPORE 486443

TEL:65446671 FAX:62141511

CO. REG:200707743D GST REG:200707743D

Our Ref: **SHC6418D/VC**

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please forward us your discharge voucher as for our client's signature and payment made to "Premier Automotive Services Pte Ltd".

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,



Claims Department – Vincent Chua

Email: vincent.chua@premierauto.com.sg

DID: 65446689

NB: We encourage all parties to liaise with us via email to expedite all matters

PS: Please quote our reference no when replying

c.c. Client – Premier Taxis Pte Ltd

WITHOUT PREJUDICE

MS First Capital Insurance Limited
36 Robinson Road
#16-01
City House
Singapore 068877

Attn: The Motor Claims Department

Dear Sir/Madam,

ACCIDENT INVOLVING SHC6418D AND SHA1020K ALONG SIMS AVENUE EAST ON 12.12.2019

We, Premier Taxis Pte Ltd, the registered owner of vehicle No: **SHC6418D**. We hereby authorize you to release all compensation monies pertaining to the above-mentioned accident directly to our workshop, M/s Premier Automotive Services Pte Ltd. We, hereby authorize the said workshop, M/s Premier Automotive Services Pte Ltd to collect all compensation monies due to us from you or any other party, regarding the said accident.

Thank You.

A handwritten signature in blue ink is written over a blue circular stamp. The stamp contains the text "Premier Taxis Pte Ltd" around the perimeter and a small star at the bottom.

Premier Taxis Pte Ltd
Authorized Signatory

Date 14/07/2020

DISCHARGE RECEIPT

CLAIM REFERENCE : D19007900MFSH/1
ACCIDENT DATE : 12/12/2019
ACCIDENT LOCATION : ALONG SIMS AVE EAST
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : GOH HIN KOON
INSURED VEHICLE : SHA 1020K
INVOLVED PARTY : SHC 6418D
SETTLEMENT SUM : \$ 1,190.00

This Settlement excludes any bodily injuries arising out of the above said accident and pertains to property damage only

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 : PREMIER TAXIS PTE LTD

Signature and Date :

[Handwritten Signature]
14/07/2020


WITNESS : VINCENT CHUA

Signature and Date :

[Handwritten Signature]
14/07/2020



PREMIER AUTOMOTIVE SERVICES PTE LTD
OFFICE: 23 Changi South Avenue 2 #01-02 S(486443)
TEL: 65436676 / 65436689 FAX: 62141511
CO. REG NO.: 200707743D GST. REG. NO.: 200707743D

PREMIER TAXIS PTE LTD
23 CHANGI SOUTH AVENUE 2 #03-02
SINGAPORE 486443

TAX INVOICE

DATE 21-Jan-2020
PAGE 1 OF 1

ITEM	Description	QTY	U.PRICE	AMOUNT
	FINAL REPAIR BILL FOR KIA OPTIMA REGN NO: SHC 6418 D			\$ 700.00
TOTAL LUMP SUM REPAIR COSTS AS RECOMMENDED BY SURVEYOR				\$ 700.00
GST @ 7%				\$ 49.00
GRAND TOTAL				\$ 749.00



for Premier Automotive Services Pte Ltd

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)



19 December 2019

To Whom It May Concern

Dear Sir/Madam

CERTIFICATION LETTER

This letter serves to inform that Chow Peng Kuan of NRIC Number S0028809H is a registered driver of SHC6418D. Chow Peng Kuan is paying daily rental rate of \$100.39 (Inclusive of GST).

Should you require further information, please contact us at 6214 8880.

Thank you.

Yours sincerely

A handwritten signature in black ink, appearing to read "Chin Bee Lian".

Chin Bee Lian (Ms)

Assistant Vice President

Taxis Administration

Prepared By: Hasnah

PREMIER TAXIS PTE LTD
23 Changi South Avenue 2
#03-02
Singapore 486443
Telephone: +65 6214 8880 Fax: +65 6214 0330
www.premiertaxi.com.sg
Co. Reg. No. 200304975H



REPLACEMENT VEH GIVEN YES / NO

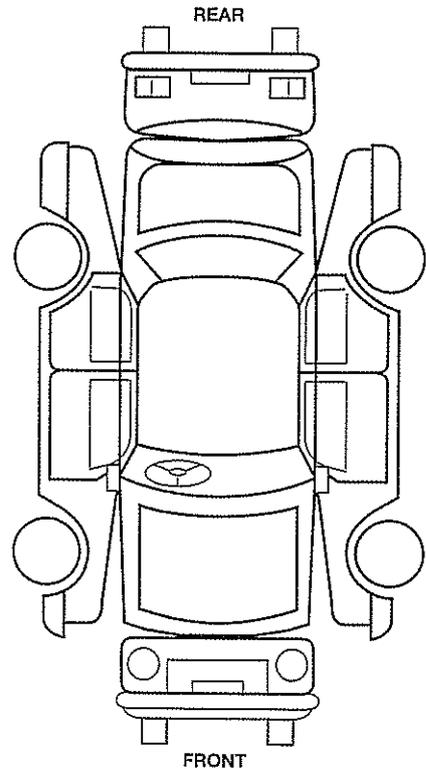
VEH NO. _____

JOB NO. _____

CHECK IN / OUT VOUCHER

DRIVER'S NAME CHOW PENG KUAN			
NRIC S	HANDPHONE 96246249		
TAXI REGN NO. S HC 6418D	MAKE / MODEL K02		
DATE IN 18/12/19	TIME IN 1500	DATE OUT 20/12/19	TIME OUT 0940
KILOMETRES IN 461207	FUEL IN E 1/4 1/2 3/4 F	KILOMETRES OUT	FUEL OUT E 1/4 1/2 3/4 F

INDICATE AREA OF DAMAGE HERE:



FRONT

- BODY MARKINGS**
- 1 - Light Dent
 - 2 - Serious Dent
 - 3 - Light Scratch
 - 4 - Serious Scratch
 - 5 - Damaged
 - 6 - Chip
 - 7 - Crack
 - 8 - Peeling

TAXI METER DOWNLOADED

YES | **NO**

DATE / TIME TOWED IN TO WORKSHOP
D D M M Y Y H H M M

DATE / TIME CALL TO DRIVER FOR VEHICLE COLLECTION
D D M M Y Y H H M M

I ACKNOWLEDGE AND CONFIRM THAT I HAVE EXAMINED THE ABOVE SAID VEHICLE AND THAT THE SAME IS IN GOOD CONDITION AND TO MY SATISFACTION IN EVERY RESPECT TOGETHER WITH THE ACCESSORIES / ITEMS LIST ABOVE. THIS VOUCHER IS USED IN CONJUNCTION WITH THE TERM RENTAL AGREEMENT.

CHECK IN

CHOW PENG KUAN *

DRIVER'S NAME

18/12/19 1500

DRIVER'S SIGNATURE / DATE / TIME

CHECK OUT

sent pauto for service

DRIVER'S NAME

DRIVER'S SIGNATURE / DATE / TIME

CHECKED IN BY (PREMIER'S AUTHORISED WORKSHOP)

CHECKED OUT BY (PREMIER'S AUTHORISED WORKSHOP)

SERVICE / REPAIRS DONE

SERVICING OTHERS:

T / BELT

AIRCON SYSTEM ACCIDENT: DATE / TIME of ACCIDENT:

TURBO **20/12/19 1930**

BRAKE SYSTEM

CLUTCH SYSTEM

BULB

UNDER CARRIAGE

CPF

BATTERY

TP/V

DRIVER'S REMARKS

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Wednesday, 15 July 2020 1:17 PM
To: May Chua
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007900MFSH/1 // Our ref: CC4/FCI19022233/Fda3 [ACCIDENT INVOLVING SHA1020K AND SHC6418D ON 12/12/2019]

Dear May,

Please be informed that we have settled at a global sum of \$1,190.00 with third party. We will proceed to close at our end.

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: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: May Chua [mailto:maychua@msfirstcapital.com.sg]
Sent: Monday, 13 July 2020 5:30 PM
To: Jia Le (LKK Auto)
Subject: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007900MFSH/1 // Our ref: CC4/FCI19022233/Fda3 [ACCIDENT INVOLVING SHA1020K AND SHC6418D ON 12/12/2019]

Dear Jia Le,

Please provide your proposal from lowest to highest range.

Kindly proceed to negotiate from \$1,199.00 - \$1,200.17

	Claimed Amount	From	To	Remarks
1. Cost of Repair (w/GST)	\$ 2,158.08	\$ 749.00	\$ 749.00	Panel Rcm: \$700/3D
2. Loss of Rental (3days x \$100.39)	\$ 301.17	\$ 300.00	\$ 301.17	\$100 – 100.39 @ 3D
3. Loss of Income (3days x \$100)	\$ 300.00	\$ 150.00	\$ 150.00	\$50.00 @ 3D
Total	\$ 2,759.25	\$ 1,199.00	\$ 1,200.17	

Thank you

Best Regards
May Chua

MS First Capital Insurance Limited
A Member of **MS&AD** Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | Fax: 6507 3849 | Reg. No. 195000106C
Motor Claims: motor_claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

Personal Data Protection Act 2012 ("PDPA"):
Under the PDPA, there are various requirements that regulate the processing of your personal data.
Please refer to www.first-insurance.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 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: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Tuesday, 17 March 2020 9:27 am
To: May Chua <maychua@msfirstcapital.com.sg>
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007900MFSH/1 // Our ref: CC4/FCI19022233/Fda3 [ACCIDENT INVOLVING SHA1020K AND SHC6418D ON 12/12/2019]

Claim No: D19007900MFSH/1
LKK Ref: CC4/FCI19022233/Fda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 1020K AND SHC 6418D ON 12/12/2019

We refer to the above matter.

We seek your approval to offer Third Party repairer "PREMIER AUTOMOTIVE SERVICES PTE LTD" at **\$1,200.17**(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 2,158.08	\$ 749.00
2. Loss of Rental (3days x \$100.39)	\$ 301.17	\$ 301.17 (3days x \$100.39)
3. Loss of Income (3days x \$100)	\$ 300.00	\$ 150.00 (3days x \$50)
Total	\$ 2,759.25	\$ 1,200.17

Surveyor recommended **03** days for repair

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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: May Chua [<mailto:maychua@msfirstcapital.com.sg>]
Sent: Thursday, 27 February 2020 11:14 AM

To: Jia Le (LKK Auto)

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D19007900MFSH/1 // Our ref: CC4/FCI19022233/Fda3 [ACCIDENT INVOLVING SHA1020K AND SHC6418D ON 12/12/2019]

Dear Sir / Madam,

Please proceed.

Thank you

May Chua
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3859| Fax No. : 6507 3849 |Email: maychua@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: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Thursday, 27 February 2020 11:00 AM

To: May Chua <maychua@msfirstcapital.com.sg>

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

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D19007900MFSH/1 // Our ref: CC4/FCI19022233/Fda3 [ACCIDENT INVOLVING SHA1020K AND SHC6418D ON 12/12/2019]

Claim No: D19007900MFSH/1

LKK Ref: CC4/FCI19022233/Fda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 1020K AND SHC 6418D ON 12/12/2019

We refer to the above matter.

Liability: 100%

Remarks: Insured driver changed lane and resulted accident. Enclosed herewith a copy of third party video footage for your viewing.

Kindly let us have your approval on liability.

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: May Chua [<mailto:maychua@msfirstcapital.com.sg>]

Sent: Tuesday, 7 January 2020 12:15 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: SURVEY ASSESSMENT - D19007900MFSH/1 // EXPRESS SETTLEMENT

Dear Sir / Madam,

As requested, we enclosed a copy of the video taken from our insured vehicle for your perusal.

Please note that the video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party.

Thank you

May Chua
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3859| Fax No. : 6507 3849 |Email: maychua@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

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, 26 December 2019 12:32 PM
To: May Chua <maychua@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D19007900MFSH/1 // EXPRESS SETTLEMENT

Dear May,

Kindly let us have a copy of OI video footage for our viewing as this is a case of conflicting version.

Thank you.

"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: Thursday, 26 December 2019 9:34 AM
To: 'May Chua'
Cc: Admin A; Jia Le (LKK Auto)
Subject: RE: SURVEY ASSESSMENT - D19007900MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D19007900MFSH
LKK REF: CC4/FCI19022233/Fda3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SHC 6418D at M/s Premier Automotive Services 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: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Tuesday, 17 December, 2019 2:19 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'May Chua' <maychua@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D19007900MFSH/1

Dear Sir/Madam,

Please be informed the vehicle SHC 6418D currently not in the workshop and repairer will arrange.

Wishes you a Merry Christmas & Happy New Year 2020



Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Nivitha (LKK Auto) [<mailto:admin-d@lkkauto.com>]

Sent: Tuesday, 17 December 2019 2:14 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; ASSIGNMENTS@LKKAUTO.COM

Cc: 'May Chua' <maychua@msfirstcapital.com.sg>; 'Admin A' <admin-a@lkkauto.com>; sur@lkkauto.com

Subject: RE: SURVEY ASSESSMENT - D19007900MFSH/1

Dear Sir/Madam,

Thank you for the assignment.



Wishes you a Merry Christmas & Happy New Year 2020

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]

Sent: Monday, 16 December 2019 5:37 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; May Chua <maychua@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19007900MFSH/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

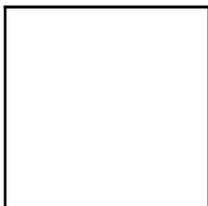
Motor Claims Department

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.



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

www.avg.com