Your Ref: SHA 1128J Our Ref : SHA 7967P Jainarain Rai S/O Kumar Roy C/O CHUNNI MOTOR WORK PTE LTD Blk 10 Ang Mo Kio Industrial Park 2A Date: >2/01/20 #03-19 AMK AutoPoint Singapore 568047 The Motor Claims Department MS First Capital Insurance Ital WITHOUT PREJUDICE 36 Robinson Road # 16-01 City House give apone Dear Sir / Madam, RE: ACCIDENT INVOLVING SHA 7967P / SHA 1128J On 16.12.2019 ALONG Upper Thomson Road x Marrymount Lane I am the owner/hirer of motor vehicle/taxi, SHA 7967P , which was involved in the above-mentioned accident. The motor vehicle/taxi was surveyed by your appointed appraiser at the premises of M/S CHUNNI MOTOR WORK PTE LTD. The accident was caused by your insured's negligent driving and or management of his vehicle. Therefore, I am claiming damages and losses sustained by me against you in connection with the accident based on the appraiser's recommendation. Our claim is as follows: 7.971.50 S\$ 1) Cost of Repair 1,217.37 (4110.67×11 PAYI) S\$ 2) Loss of Rental 260.00 (\$50 X 4 PAYS) 3) Loss of Income SS 4) GIA Report Fee S\$ S\$ 5) LTA Search Fee S\$ 6) Survey Report Fee 9,388.87 S\$ We enclose herewith the following relevant supporting documents: a) Authorisation Letter

- b) Final repair bill(s)
- c) LTA Search
- d) GIA report(s)
- e) Insurance Certificate

Kindly look into the matter and revert as soon as possible. Thank you.

Yours faithfully

LETTER OF AUTHORITY

To Whom It May Concern: ACCIDENT INVOLVING SHA 7967P / SHA 1128J ALONG Upper Thomson Road x Marrymount Lane ON 16.12.2019 Jainarain Rai S/O Kumar Roy , NRIC NO. S xxxx359C Blk 672A Yishun Ave 4 # 10 - 504 Singapore 760671 Owner/hirer of motor vehicle Registration No SHA 7967P ,insured by Ms First Capital Insurance Ltd under Policy No. D-18088936MFSH do hereby authorize M/s Chunni Motor Work Pte Ltd as my authorized representative to write, negotiate and settle claim on my behalf in my claim against the owner and/or Motor Vehicle Registration No. SHA 1128J ____ in respect of the above mentioned accident. I also hereby authorize that the agreed settlement sum (cost of repair, loss of use, earnings and rental, Survey report fee, LTA fee & GIA report fee) be made in favour of my representative, M/s Chunni Motor Work Pte Ltd and that the said payment be forwarded to them as full and final discharge of my claim. Dated: 16.12.2019 Signature: (Company's chop if necessary)



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 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

DISCHARGE RECEIPT

CLAIM REFERENCE

D19007959MFSH/1

ACCIDENT DATE

16/12/2019

ACCIDENT LOCATION

UPP THOMSON ROAD X MARRYMOUNT LANE

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

CHO TUCK THONG

INSURED VEHICLE

SHA 1128J

INVOLVED PARTY

SHA 7967P

SETTLEMENT SUM

\$ 9,100.00

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:

 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,

 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: COMFORT TRANSPORTATION PTE LTD

Signature and Date:

COMFORT TRANSPORTATION PTE LTD

MFØRT TRANSPORTATION PTE LTD CO. REG. NO. 199303821R

WITNESS :

Chunni Motor Work Pte Ltd Bik 19 Ang Me Kio Industrial Park 2A AMK Autopoint x03-19 Singapore 565047

Singapore 565047 Tel: 6543-7162 Fax: 5542-6639 Co. Reg. Re: 200923110D Signature and Date:

Mm 2710312020

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

CHUNNI MOTOR WORK PTE LTD

TAX INVOICE

MS FIRST CAPITAL INSURANCE LIMITED	VEHICLE NO	DATE	
36 ROBINSON ROAD	SHA 7967 P	31.12.2019	
#16-01 CITY HOUSE	a consider arrangement	INVOICE NO	
SINGAPORE 068877	HYUNDAI	11207	
	MODEL	ACC DATE/TIME	
	140	16.12.2019 @ 03:05 HRS	

Cost of Repair Sub-total 7,450.00 Add: 7 % - GST 521.50

> Total 7,971.50

7,450.00

(SINGAPORE DOLLARS: SEVEN THOUSAND NINE HUNDRED SEVENTY-ONE AND CENTS FIFTY ONLY)

SHA 7967P.

0	DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED	HOURS OPERATED (TIME)	
				(KM)	FROM	ТО
	16/12/2019	IN LOTING USE	nle shep		03:05	Jai
	2010 pag	BUT OF WON	16 Shep	3	Tow	17:30
i				Share and the same		
0						
				SECOND CONTRACTOR CONTRACTOR		

Our Ref: CT19120401

Date: 18 December 2019



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

16/12/2019 @ 03:05 hrs

ALONG

UPP THOMSON ROAD X MARRYMOUNT LANE

INVOLVING

SHA1128J

We refer to the above-mentioned accident and wish to inform that Comfort Transportation Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHA7967P (the "Taxi"). The Taxi was hired to JAINARAIN RAI S/O KUMAR ROY IC NO SXXXX359C a registered hirer-operator of Comfort Transportation Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$110.67 per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay Manager, Fleet Safety

This is a computer generated letter. No signature is required.

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)

Sent: Monday, 27 April 2020 3:27 PM

To: 'Rachel Wu'
Cc: Admin A

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] -

D19007959MFSH/1 // Our ref: CC4/FCI19022485/Ddb3 [ACCIDENT INVOLVING

SHA1128J AND SHA7967P ON 16/12/2019]

Dear Rachel.

Kindly note that we have settled with third party at global sum of \$9,100.00.

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: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Rachel Wu [mailto:RachelWu@msfirstcapital.com.sg]

Sent: Wednesday, 18 March 2020 2:51 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007959MFSH/1 //

Our ref: CC4/FCI19022485/Ddb3 [ACCIDENT INVOLVING SHA1128J AND SHA7967P ON

16/12/2019]

Dear Jia Le,

Please proceed as per your recommendation amount at \$9,167.53.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3862 | Fax No.: 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

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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.

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

Sent: Thursday, March 5, 2020 11:56 AM

To: Rachel Wu < Rachel Wu@msfirstcapital.com.sg>

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

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19007959MFSH/1 //

Our ref: CC4/FCI19022485/Ddb3 [ACCIDENT INVOLVING SHA1128J AND SHA7967P ON

16/12/2019]

Claim No: D19007959MFSH/1 LKK Ref: CC4/FCI19022485/Ddb3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 1128J AND SHA 7967P ON 16/12/2019

We refer to the above matter.

We seek your approval to offer Third Party repairer "CHUNNI MOTOR WORK PTE LTD" at \$9,167.53(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount	
1. Cost of Repair (w/GST)	\$ 15,990.68	\$ 7,971.50	
2. Loss of Rental (11days x \$110.67)	\$ 1,217.37	\$ 996.03 (9days x \$110.67)	
3. Loss of Income (4days x \$50)	\$ 200.00	\$ 200.00 (4days x \$50)	
Total	\$ 17,408.05	\$ 9,167.53	

Surveyor recommended **06** days for repair + 1PRS +1Sunday + 1PH = 9days.

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: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Rachel Wu [mailto:RachelWu@msfirstcapital.com.sg]

Sent: Wednesday, 8 January 2020 4:23 PM

To: Shu Pei (LKKAuto)

Cc: Admin A; Jia Le (LKK Auto)

Subject: RE: SURVEY ASSESSMENT - D19007959MFSH/1

WITHOUT PREJUDICE

Dear Shu Pei,

Kindly proceed with direct settlement.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3862 | Fax No.: 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C

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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: Shu Pei (LKKAuto) <<u>shupei@lkkauto.com</u>> Sent: Tuesday, December 24, 2019 12:33 PM

To: Rachel Wu < Rachel Wu@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D19007959MFSH/1

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHA 7967P at M/s Chunni Motor Work Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

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

Thank you

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

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@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: Wednesday, 18 December 2019 4:46 PM

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

<assignments@lkkauto.com>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'Rachel Wu' < Rachel Wu@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D19007959MFSH/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: Wednesday, 18 December, 2019 4:16 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg; Rachel Wu

<RachelWu@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19007959MFSH/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.