

To: RachelWu@msfirstcapital.com.sg; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: LOD - PA 4750Y, your ref. no.D19007842MFSH, DOA : 10.12.2019 TP - First Cap

WITHOUT PREJUDICE

Dear Sir/Madam,

Please find the attached LOD.

COR : \$ 5,243.00
GIA : \$ 29.00
LOU : \$ 1,750.00

Total : \$ 7,022.00
=====

Kindly arrange for settlement.

Thanks & Best Regards,

Karen, on behalf of,

Chia Sin Muk (Mr)

m: (65) 9666 6556 | o: (65) 6452 3298 | f: (65) 6457 5776

EM-1 Auto Pte Ltd

Blk B #01-68 Sin Ming Industrial Estate Sector C Singapore 575643

Co. / GST Registration Number: 201316380R

Important: This email is confidential and may be privileged. If you are not the intended recipient, please delete it and notify us immediately; you should not copy or use it for any purpose, nor disclose its contents to any other person. Thank you

LETTER OF AUTHORISATION

ACCIDENT INVOLVING (any vehicle) TA 47501 and SHA8810B ,
ON 10/12/2019 ALONG Bishan Street 13

I, SFX TRANSPORT SERVICES, NRIC No. / Company Reg. No.
52963394M of (address) _____

Postal Code _____, the registered owner (or authorised agent) of motor vehicle registration number
TA 47501 hereby authorise your workshop **EM-1 Auto Pte Ltd** (Company/GST REG.No. : 201316380R)

Blk 8 #01-68 Sector C Sin Ming Industrial Estate Singapore 575643 to :-

1. Begin or commence repairs to my/our motor vehicle;
2. Start or initiate third party claims for damages incurred by me against third party(ies) responsible for the accident.
3. To instruct **EM-1 Auto Pte Ltd** on my/our behalf to negotiate a settlement with the third party and/ or his insurers as you deem fit.
4. To appoint vehicle surveyor on my/our behalf to determine reasonable costs of repair and period of repair.
5. To act on my/our behalf for any documents mailed to EM-1 Auto Pte Ltd by the third party and/or his insurers for the claim of my vehicle, if I am not contactable.

I am prepared to attend at my/our solicitors' office or to attend Court in connection with my/our claim, if necessary, I shall give my full co-operation and support for the claim for cost of repair and loss of use and shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay up or receive any monies due to this claim.

I authorise you to claim for the period of loss of use as specified by the motor surveyor or such shorter period due to accelerated work. I further authorise you to accelerate the repair period with overtime work and additional resource, I will pay you a reasonable amount to reflect the additional period of time to shorten.

I agree to keep you informed of any document(s), including cheques, mailed to me by third party and/or his insurers before taking any action. I also will not bank in any cheques issued by third party insurance and/or his insurers without the approval of EM-1 Auto Pte Ltd, and should I get approval from EM-1 Auto Pte Ltd to bank in the said cheques, I agree to pay EM-1 Auto Pte Ltd the full settlement amount as stated on the cheques within 5 working days.

Should my/our claim be partly successful or unsuccessful or cannot be proceeded with and/or if any judgement or settlement is not honoured or satisfied by third party, I/We:

1. Agree to pay you the sum of monies (as agreed) or as certified by the surveyor appointed, being the costs of repairs, survey fees and/or any other expenses reasonably incurred by you on my/our behalf. You may use the recovered amount from my claim for loss of us to partially offset the difference.
2. Agree to pay you such increased cost for additional resources and overtime work to shorten the period of repair.
3. Will pay for any shortfall that may result in the settlement amount.

In the event that EM-1 Auto Pte Ltd or the Repairer is compelled to enforce this undertaking, I/We agree that I/we shall pay on a full indemnity basis, the legal costs incurred by EM-1 Auto Pte Ltd or the Repairer.

Signature: _____

Company Stamp:
(if applicable)



Name: _____

NRIC No: _____

Contact No: _____

Date: _____

SFX TRANSPORT SERVICES

52963394M

87269283

11/12/2019

DISCHARGE RECEIPT

CLAIM REFERENCE : D19007842MFSH/1
ACCIDENT DATE : 10/12/2019
ACCIDENT LOCATION : ALONG BISHAN STREET 13
INSURED : CITYCAB PTE LTD
INSURED DRIVER : TAN YU SENG
INSURED VEHICLE : SHA 8810B
INVOLVED PARTY : PA 4750Y
SETTLEMENT SUM : S\$6,322.00

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

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: Sfx Transport Services

Signature and Date :



09/03/2020

WITNESS : chia sin muk

Signature and Date :

9/3/2020

EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 201316380R

TAX INVOICE

M/S SFX TRANSPORT SERVICES

Invoice No : 20/00046/5500TP

Date : 09-Mar-2020

MS First Capital Insurance Ltd

Motor Claim Department

36 Robinson Road

#16-01 City House

Singapore 068877

Attn : Ms Khanchna

Date of Accident : 10-Dec-2019
Our Client's Vehicle Number : PA 4750Y
Vehicle Make / Model : MITSUBISHI ROSA
Your Insurer : SHA 8810B

DESCRIPTION	SUB-AMOUNT	GST 7%	AMOUNT (SGD)
Lump Sum Repair Cost (Recommend by LKK Taufikh)	4,900.00	343.00	5,243.00 SR

SGD (Five Thousand Two Hundred Forty-Three only)

GRAND TOTAL

5,243.00

Subject to 7% GST

343.00



Authorised Signature and Company Stamp



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-206967
Date of Request: 16/12/2019

Your Ref No: WALK IN CHIA

EM1 AUTO PTE LTD
BLK 8 #01-68 SIN MING INDUSTRIAL ESTATE SECTOR C
SINGAPORE 575643

Dear Sir/Madam,

Your Vehicle No: PA4750Y
Date of Accident: 10/12/2019
Place of Accident: BISHAN ST 13
Involving Vehicle No: SHA8810B

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



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GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-206968
Date of Request: 16/12/2019

Your Ref No: WALK IN CHIA

EM1 AUTO PTE LTD
BLK 8 #01-68 SIN MING INDUSTRIAL ESTATE SECTOR C
SINGAPORE 575643

Dear Sir/Madam,

Date of Accident: 10/12/2019
Vehicle No: PA4750Y
Place of Accident: ALONG BISHAN STREET 13
Involving Vehicle No: SHA8810B

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHA8810B	ALONG BISHAN STREET 13	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

Khanchna (LKK Auto)

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Tuesday, 3 March 2020 12:11 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: SEEK MANDATE ON QUANTUM - YOUR REF: D19007842MFSH/1 // [EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN PA 4750Y & SHA 8810B [OI- FCI] ON 10/12/2019]

WITHOUT PREJUDICE

Dear Khanchna

Please propose as per below:

LOU: \$90-\$150 x 07 days.
To settle up to \$6,322.00

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

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.

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Tuesday, February 18, 2020 5:10 PM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: SEEK MANDATE ON QUANTUM - YOUR REF: D19007842MFSH/1 // [EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN PA 4750Y & SHA 8810B [OI- FCI] ON 10/12/2019]

YOUR REF: D19007842MFSH
LKK REF: CC4/FCI19022523/T1ka3

Dear Sir/Madam,

- We refer to the above matter.

Insured driver turning at the intersection and third party has right of way. Liability is not in our Insured driver's favour.

We seek your approval to offer third party repairer "EM-1 AUTO PTE LTD" at \$6,532.00(all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 12,748.52	\$ 5,243.00
2. Loss of Use (7 days x \$ 250)	\$ 1,750.00	\$ 1,260.00 (7 days x \$180)
3. LTA/ GIA Search Fee	\$ 29.00	\$ 29.00
Total	\$ 14,527.52	\$ <u>6,532.00</u>

Surveyor recommended 07days for repair

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: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Monday, 17 February 2020 3:45 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY - YOUR REF: D19007842MFSH/1 // [EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN PA 4750Y & SHA 8810B [OI- FCI] ON 10/12/2019]

WITHOUT PREJUDICE

Dear Khanchna,

As mentioned in my email dated 24/01/2020, you may proceed with express settlement.
Kindly sent us your survey invoice and full set of survey report.

Best Regards

Rachel Wu
Motor Claim Department

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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: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Monday, January 20, 2020 2:42 PM

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

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

Subject: PROPOSAL ON LIABILITY - YOUR REF: D19007842MFSH/1 // [EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN PA 4750Y & SHA 8810B [OI- FCI] ON 10/12/2019]

Dear Ms. Rachel,

We refer to the above matter.

Liability: 100% (BOLA 2)

Remarks: Insured driver turning at the intersection and third party has right of way

Kindly let us have your approval on liability.

Thank you.

*Wishing you a Happy and Prosperous Lunar New Year**



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

Sent: Thursday, 9 January 2020 4:12 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: Request for Insured accident video - YOUR REF: D19007842MFSH/1 // EXPRESS SETTLEMENT [ACCIDENT BETWEEN PA 4750Y & SHA 8810B [OI- FCI] ON 10/12/2019]

WITHOUT PREJUDICE

Dear Khanchna,

Attached video footage as per request.

***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, any third party, or any social media or media platform.

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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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Friday, December 27, 2019 4:40 PM

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

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

Subject: Request for Insured accident video - YOUR REF: D19007842MFSH/1 // EXPRESS SETTLEMENT [ACCIDENT BETWEEN PA 4750Y & SHA 8810B [OI- FCI] ON 10/12/2019]

YOUR REF: D19007842MFSH

LKK REF: CC4/FCI19022523/T1ka3

Dear Ms. Rachel,

We refer to the above matter.

Please let us have a copy of our Insured driver's accident video.

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 24 December 2019 10:42 AM
To: 'Rachel Wu' <RachelWu@msfirstcapital.com.sg>
Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D19007842MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D19007842MFSH
LKK REF: CC4/FCI19022523/T1ka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle PA 4750Y at M/s EM-1 Auto 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 Khanchna and she can be contacted at DID: 6841 2360.

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: Monday, 23 December, 2019 8:03 AM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: 'Rachel Wu' <RachelWu@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D19007842MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.



Wishes you a Merry Christmas & Happy New Year 2020

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

From: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]
Sent: Friday, 20 December 2019 5:33 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Rachel Wu <RachelWu@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D19007842MFSH/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

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