D19/8103/CTPL/MC

Your Ref: SH 6470U Our Ref **SHB 3234S** 

Yeo Kian Teck c/o

CHUNNI MOTOR WORK PTE LTD

Blk 10 Ang Mo Kio Industrial Park 2A

#03-19 AMK AutoPoint

Singapore 568047

Date:

08/02/20

The Motor Claims Department

MS First Capital Insurance Std

068877

Dear Sir / Madam,

WITHOUT PREJU

RE: ACCIDENT INVOLVING SHB 3234S/SH 6470U On 18.12.2019

ALONG Alexandra Rd > Telok Blangah Rd

I am the owner/hirer of motor vehicle/taxi,

SHB 3234S

,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:

1) Cost of Repair 2) Loss of Rental 3) Loss of Income 4) GIA Report Fee 5) LTA Search Fee 6) Survey Report Fee

2.003.04(\$125.19×16 \$14) 800-00 (\$50× 16 \$14) S\$ S\$ S\$

S\$

S\$

S\$ S\$ 29, 553.04

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 SHB 3234S/SH 6470U ALONG Alexandra Rd > Telok Blangah Rd ON 18.12.2019 I, Yeo Kian Teck , NRIC NO. S xxxx359J of Blk 348 Woodlands Ave 3 # 13-71 (S) 730348 Owner/hirer of motor vehicle Registration No SHB 3234S Ms First Capital Insurance Ltd under Policy No. D-18088937MFSH 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. SH 6470U 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: 18.12.2019 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

## **DISCHARGE RECEIPT**

**CLAIM REFERENCE** 

D19008103MFSH

ACCIDENT DATE

18/12/2019

**ACCIDENT LOCATION** 

ALEXANDRA RD >> TELOK BLANGAH RD

**INSURED** 

COMFORT TRANSPORTATION PTE LTD

**INSURED DRIVER** 

LOW NAM CHEE

INSURED VEHICLE

SH 6470U

**INVOLVED PARTY** 

SHB 3234S

SETTLEMENT SUM

\$28,900.00

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: CITYCAB PTE LTD** 

Signature and Date:

CITYCAB PTE LTD CO. REG. NO. 199502839G

WITNESS :

CHUNNI MOTOR WORK ATE LTD Bik 10 Ang Mo Kio Industric Park 2A #03-19 AMK Autopoint Singapore 5680 Tel: 6542 7162 Fax: 6342 6039

(Co. Reg. No. 200923110D)

Signature and Date:

phogn 5/nlay (2020)

"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 LTD	VEHICLE NO	DATE
36 ROBINSON ROAD	SHB 3234 S	31.01.2020
#16-01 CITY HOUSE	MAKE	INVOICE NO
SINGAPORE 068877	HYUNDAI	11292
	MODEL	ACC DATE/TIME
	IONIQ	18.12.2019 @ 00:55 HRS

Cost of Repair \$25,000.00

**Sub-total** \$ 25,000.00

Add: 7 % - GST \$ 1,750.00

**Total** \$ 26,750.00

(SINGAPORE DOLLARS: TWENTY SIX THOUSAND SEVEN HUNDRED AND FIFTY ONLY)

Our Ref: CC19120553

Date: 27 December 2019



# TO WHOM IT MAY CONCERN

Dear Sir/Madam

**ACCIDENT ON** 

18/12/2019

@ 00:55 hrs

ALONG

ALEXANDRA RD >> TELOK BLANGAH RD

INVOLVING

SH6470U

We refer to the above-mentioned accident and wish to inform that CityCab Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHB3234S (the "Taxi"). The Taxi was hired to YEO KIAN TECK IC NO SXXXX359J a registered hirer-operator of CityCab Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$125.19 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.

# RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT -D19008103MFSH/1 // EXPRESS SETTLEMENT

## May Chua <maychua@msfirstcapital.com.sg>

Tue 4/28/2020 4:30 PM

To: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com>

Dear Asher,

Please proceed to offer. (Max:\$28,921.00)

Cost of Repairs	\$43,045.80	\$26,750.00	\$26,750.00	Panel RCM: \$25,000/9D (1580CC)
Loss of Rental (16D @ \$125.19)	\$2,003.04	\$1,053.00	\$1,521.00	\$117.00 @ 9 – 13D
Loss of Income (16D @ \$50.00)	\$800.00	\$450.00	\$650.00	\$50 @ 9 – 13D
	\$45,848.84	\$28,253.00	\$28,921.00	

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 email.

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: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Tuesday, 28 April 2020 1:30 pm

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

Subject: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D19008103MFSH/1 // EXPRESS

**SETTLEMENT** 

Your ref: **D19008103MFSH/1** 

Our ref: CC4/FCI20000107/Dea3q2

Dear Sirs,

## ACCIDENT INVOLVING SH 6470U AND SHB 3234S ON 18/12/2019

We refer to the above matter.

The accident occurred when our insured changed lane and collided with third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " CHUNNI MOTOR WORK PTE LTD " at \$ 29,377.85 (all-in).

The summary is as follows: -

3. Loss of Income (16days x \$50)

1. Cost of Repairs (w/GST)	\$ 43,045.80	\$ 26,750.00
2. Loss of Rental (16days x \$125.19)	\$ 2,003.04	\$ 1,877.85 (15days x \$125.19)

800.00

Amount Claimed Amount Revised

750.00 (15days x \$50)

**\$** 29,377.85

**Total** 

Surveyor recommended 15 days for repair.

Enclosed here with all the relevant documents for your perusal.

#### Kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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.

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

Sent: Wednesday, April 15, 2020 9:37 AM

To: Asher Sng (LKKAuto) < <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a>>

Subject: RE: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D19008103MFSH/1 // EXPRESS SETTLEMENT

Dear Asher,

Please proceed.

Thank you

Best Regards May Chua

#### **MS First Capital Insurance Limited**

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"):

A Member of MS&AD Insurance Group

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <a href="https://www.first-insurance.com.sg">www.first-insurance.com.sg</a> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged.

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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 email.

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: Asher Sng (LKKAuto) < <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a>>

Sent: Wednesday, 15 April 2020 9:28 am

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

Subject: Re: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D19008103MFSH/1 // EXPRESS SETTLEMENT

Hi May,

We refer to our tele-conversation.

Kindly let us have your approval on the proposed liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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.

From: Asher Sng (LKKAuto)

Sent: Wednesday, March 18, 2020 12:39 PM
To: 'May Chua' < <a href="maychua@msfirstcapital.com.sg">maychua@msfirstcapital.com.sg</a>>

Subject: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D19008103MFSH/1 // EXPRESS SETTLEMENT

Claim No: D19008103MFSH LKK REF: CC4/FCI20000107/Dea3

Dear Sir/Madam,

#### ACCIDENT INVOLVING SH 6470U AND SHB 3234S ON 18/12/2019

We refer to the above matter.

Liability: 100%

Remark: B:15 OID CHANGED LANE AND COLLIDED WITH TP (ENCLOSED TP VIDEO)

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@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: Friday, 3 January 2020 1:43 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <<u>AsherSng@lkkauto.com</u>> Subject: RE: SURVEY ASSESSMENT - D19008103MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D19008103MFSH LKK REF: CC4/FCI20000107/Dea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SHB 3234S at M/s Chunni Motor Work Pte Ltd - Ang Mo Kio 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 Asher and she can be contacted at DID: 6841 6051.

To check availability of the case handler, you may contact the undersigned.

#### "Wishing you a Happiness and Prosperity New Year"

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) <a href="mailto:admin-d@lkkauto.com">admin-d@lkkauto.com</a>>

Sent: Thursday, 26 December, 2019 4:00 PM

To: 'CWS Motor Claims' <a href="mailto:sws-motorclaims@msfirstcapital.com.sg">cws-motorclaims@msfirstcapital.com.sg</a>; assignments <a href="mailto:assignments@lkkauto.com">assignments@lkkauto.com</a>

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

Subject: RE: SURVEY ASSESSMENT - D19008103MFSH/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

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | 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: Thursday, 26 December 2019 3:42 PM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D19008103MFSH/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.



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