

D 20/40/CTL/34
Your Ref : SHB 6387P

Our Ref : SHA 9104A

Chua Teck Chai c/o

CHUNNI MOTOR WORK PTE LTD

Blk 10 Ang Mo Kio Industrial Park 2A

#03-19 AMK AutoPoint

Singapore 568047

Date : 29/01/20

The Motor Claims Department

MS First Capital Insurance Ltd

36 Robinson Road #16-01

City House

Singapore 068877

WITHOUT PREJUDICE

Dear Sir / Madam,

RE: ACCIDENT INVOLVING SHA 9104A/SHB 6387P On 23.12.2019

ALONG Eu Tong Sen Street

I am the owner/hirer of motor vehicle/taxi, SHA 9104A, which was involved in the above-mentioned accident.

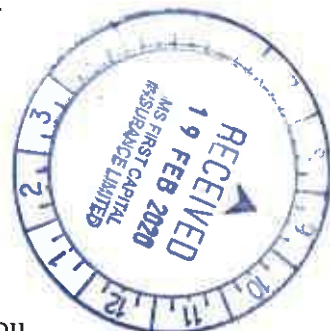
The motor vehicle/taxi was surveyed by your appointed appraiser at the premises of M/S CHUNNI MOTOR WORK PTE LTD. The accident was caused by your insured's negligent driving and or management of his vehicle. Therefore, I am claiming damages and losses sustained by me against you in connection with the accident based on the appraiser's recommendation.

Our claim is as follows:

1) Cost of Repair	S\$ 21,400.00
2) Loss of Rental	S\$ 2,131.80 (\$125.40 x 17 DAYS)
3) Loss of Income	S\$ 850.00 (\$50 x 17 DAYS)
4) GIA Report Fee	S\$
5) LTA Search Fee	S\$
6) Survey Report Fee	S\$
	<u>S\$ 24,381.80</u>

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

Attached CTO DISC

LETTER OF AUTHORITY

To Whom It May Concern :

ACCIDENT INVOLVING SHA 9104A/SHB 6387P

ALONG Eu Tong Sen Street ON 23.12.2019

I, Chua Teck Chai, NRIC NO. S xxxx769E of

Blk 985A Buangkok Crescent # 18-06 (S) 531985

Owner/hirer of motor vehicle Registration No SHA 9104A, insured by

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. SHB 6387P 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 : 23.12.2019

Signature : 
(Company's chop if necessary)

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000040MFSH
ACCIDENT DATE : 23/12/2019
ACCIDENT LOCATION : EU TONG SEN STREET
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : KOK CHEA HENG
INSURED VEHICLE : SHB 6387P
INVOLVED PARTY : SHA 9104A
SETTLEMENT SUM : \$ 23,900.00

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

Signature 23 July 2020

WITNESS : **CHUNNI MOTOR WORK PTE LTD**
Blk 10 Ang Mo Kio Industrial Park 2A
#03-19 AMK Autopoint
Singapore 568047
Tel: 6542 7162 Fax: 6542 6039
(Co. Reg. No. 200923110D)

Signature and Date :

Signature 23/07/2020

CHUNNI MOTOR WORK
PTE LTD

TAX INVOICE

MS FIRST CAPITAL INSURANCE LTD 36 ROBINSON ROAD #16-01 CITY HOUSE SINGAPORE 068877	VEHICLE NO SHA 9104 A	DATE 15.01.2020
	MAKE TOYOTA	INVOICE NO 11237
	MODEL PRIUS	ACC DATE/TIME 23.12.2019 @ 05:50 HRS

Cost of Repair \$ 20,000.00

Sub-total \$ 20,000.00

Add : 7 % - GST \$ 1,400.00

Total \$ 21,400.00

(SINGAPORE DOLLARS: TWENTY ONE THOUSAND AND FOUR HUNDRED ONLY)



Our Ref: CC19120590



Date: 27 December 2019

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	23/12/2019 @ 05:50 hrs
ALONG	EU TONG SEN STREET
INVOLVING	SHB6387P

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 **SHA9104A** (the "Taxi"). The Taxi was hired to **CHUA TECK CHAI IC NO SXXXX769E** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** 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.

Slia 9104A

[illegible]

RE: [MANDATE REQUEST] Re: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Tue 7/7/2020 2:37 PM

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

Cc: Serene Ler <SereneLer@msfirstcapital.com.sg>

Hi Asher,

Please use the following quantum instead as loss of rental should be without GST and if the repair duration is proposed at 12 days, we find that giving 17 days is a little too much.

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 69,681.19	\$ 21,400.00
2. Loss of Rental (17days x \$125.40)	\$ 2,131.80	\$ 1,406.00 – 1,758.00 (12-15 days x \$117.20 w/o gst)
3. Loss of Income (17days x \$50)	\$ 850.00	\$ 600.00 – 750.00 (12-15 days x \$50)
Total		<u>\$ 23,406.00 -</u> <u>\$23,908.00</u>

Good Day,

**Cathan Heng Ding Chao,
Motor Claims Department**

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849
|Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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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: Thursday, 25 June 2020 2:04 PM

To: Joanne Yong <Joanneyong@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Your ref : **D20000040MFSH**

Our ref : CC4/FCI20000108/Dea3q2

Dear Sirs,

ACCIDENT INVOLVING SHB 6387P (QJ) AND SHA 9104A (TP) ON 23/12/2019

We refer to the above matter.

The accident occurred when our insured make a right turn at the control junction and hit 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 **\$ 24,294.10(all-in).**

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 69,681.19	\$ 21,400.00
2. Loss of Rental (17days x \$125.40)	\$ 2,131.80	\$ 2,069.10 (16.5days x \$125.40)
3. Loss of Income (17days x \$50)	\$ 850.00	\$ 825.00 (16.5days x \$50)
Total		<u>\$ 24,294.10</u>

Surveyor recommended 12days 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: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Sent: Thursday, May 21, 2020 5:03 PM

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

Subject: RE: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Dear Asher,

Pls proceed express settlement.

Thank you

Regards,

Joanne Yong
Motor Claim Department



Change of email address

joanneYong@msfirstcapital.com.sg

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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We appreciate your kind understanding. Stay safe.

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

Sent: Thursday, 21 May 2020 4:24 pm

To: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Subject: Re: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Hi Joanne,

We refer to the above matter.

Enclosed a copy of the third party video for your easy reference.

Video clearly show that third party having a green light in his favour.

Kindly advise if we can process with EXPRESS SETTLEMENT.

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

Sent: Wednesday, April 15, 2020 1:10 PM

To: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Subject: Re: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Hi Joanne,

Content noted.

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: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Sent: Wednesday, April 15, 2020 12:13 PM

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

Subject: RE: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Dear Asher,

Please request by email as now I am not in office. I would not be able to view the video.

Thank you

Regards,

Joanne Yong

Motor Claim Department



Change of email address

joanneYong@msfirstcapital.com.sg

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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We appreciate your kind understanding. Stay safe.

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

Sent: Wednesday, 15 April 2020 12:09 pm

To: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Subject: Re: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Hi Joanne,

We refer to the email below.

According to repairer that the video have forwarded to your good office with the LOD.

Your Ref : SHB 6387 P (FCI Insured)
Our Ref : SHA 9104 A (231219)

WITHOUT PREJUDICE

Dear Asher,

Your email of 24-03-2020 refers.

We have forwarded the Video footage together with our client's Letter of Demand dated 29-01-2020 to your principals, MS First Capital Insurance Ltd .

Thank you.

Best Regards
Claims Department

Chunni Motor Work Pte Ltd
10 Ang Mo Kio Industrial Park 2A
#03-19 AMK AutoPoint
Singapore 568047

Tel : 6483-6016 (Claims)

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Save the trees - Do you really need to print this e-mail?

However we will still try to get a copy from repairer again.

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: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Sent: Wednesday, April 15, 2020 11:46 AM

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

Subject: RE: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Dear Asher,

Then I will advise my colleague and I will take over the matter.

Once you get please forward to me.

Please kindly request TP to revert as soon as possible

Thank you
Regards,

Joanne Yong
Motor Claim Department



Change of email address

joannejong@msfirstcapital.com.sg

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We appreciate your kind understanding. Stay safe.

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

Sent: Wednesday, 15 April 2020 11:44 am

To: Joanne Yong <joannejong@msfirstcapital.com.sg>

Subject: Re: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Hi Joanna,

We refer to the email below.

We are still pending third party video footage to review the matter.

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: Joanne Yong <joannejong@msfirstcapital.com.sg>

Sent: Wednesday, April 15, 2020 10:46 AM

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

Subject: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Dear Asher,

Please kindly revert .

Thank you
Regards,

Joanne Yong
Motor Claim Department



Change of email address

joanneyong@msfirstcapital.com.sg

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We appreciate your kind understanding. Stay safe.

From: Admin-D (LKKAUTO) [<mailto:admin-d@lkkauto.com>]

Sent: 14 April 2020 06:16

To: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Cc: JOANNEYONG@MSFIRSTCAPITAL.COM.SG

Subject: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

[External Email Warning: Do not click on any attachment or links/URL in this email unless sender is reliable]

Dear Sir/Madam,

Thank you for the email.

Dear Asher,

Kindly assist.

FYNA Our Ref : **CC4/FCI20000108/Dea3**

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,

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: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Tuesday, 14 April 2020 8:30 AM

To: assignments <assignments@lkkauto.com>

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG <CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG>;

JOANNEYONG@MSFIRSTCAPITAL.COM.SG <JOANNEYONG@MSFIRSTCAPITAL.COM.SG>

Subject: REQUEST OF SURVEY REPORT-OUR REF:D20000040MFSH;ACCIDENT INVOLVING SHB6387P AND SHA9104A ON 23-12-2019

Dear Sir,

We received LOD from workshop/solicitor.

Please let us have the **Survey Report including Vehicle Inspection Photos & Survey Fees Invoice** asap.

Kindly upload the survey report through CWS from document management screen by selecting option Survey report.

Thanks & Regards,

Motor Claims Department

MS First Capital Insurance Ltd

cwsmotorclaims@msfirstcapital.com.sg

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